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SIC Insurance



THE

### **INSURANCE**

## Year Book

FOR

1879-80.

CAREFULLY CORRECTED TO JULY 1, 1879.

NEW YORK: CHICAGO:
THE SPECTATOR COMPANY.
1879.

INCORPORATED 174. APT SR. LENOXCAMPTER PERPETUAL

CAPITAL, \$2,000,000.

## Insurance Company of North America,

232 WALNUT STREET, PHILADELPHIA.

MARINE, INLAND AND FIRE INSURANCE.

#### STATEMENT OF THE ASSETS, JAN. 1, 1879.

\$1,578,648.31 First Mortgages on City Property. 132,853.08 Real Estate, Philadelphia, Baltimore and Germantown. 1,100,000.00 United States Government Loans. 636,000.00 Pennsylvania, Connecticut, New Jersey and other State Loans. 910,000.00 Philadelphia, Boston, Pittsburgh and other City Loans. 869,860.00 Pennsylvania, Philadelphia and Reading, Lehigh Valley and other Companies' Bonds and Stocks.	132,853.08 1,170,250.00 696,930.00 970,780.00
\$5,227,361.39  Cash in Banks and Bankers' hands Call Loans, with Collaterals. Notes Receivable (Marine), Unsettled Marine Premiums, Net Cash Fire Premiums in course of transmission. Accrued Interest. Book accounts due to and by the Company	1 <b>38,488.</b> 53 34,660.27
Total Assets, January 1, 1879	\$6,552,008.80
Amount required to re-insure all outstanding risks, Marine, Fire and Perpetual Fund\$1,636,794.88  Losses in process of adjustment, and taxes unpaid	

Losses in process of adjustment, and taxes unpaid	316,800.00
Capital Stock	2,000,000.00
Surplus over all liabilities.	2,598,413.92 —\$6,552,008.80

MATTHIAS MARIS, Secretary. GREVILLE E. FRYER, Assistant Secretary.

CHARLES PLATT, President. WILLIAM S. DAVIS, Vice-President.

THE

### Connecticut Mutual

LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.

Ratio of Expense of Management to Receipts in 1878, 6 57 per cent.

Offers Legitimate Insurance at its Lowest Cost.

JACOB L. GREENE, PRESIDENT.

JOHN M. TAYLOR, SECRETARY.

D. H. WELLS, Asst. Secretary.

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#### STATEMENT OF THE

# Royal Insurance Co.

[FIRE]

#### OF LIVERPOOL,

→ ON JANUARY 1st, 1879. →

#### ESTABLISHED 1845.

Gross Fire Assets		\$10,104,969.40
LIABILITIES-FIRE:		
Unpaid Losses	\$284,528.66	
Re-insurance Reserve	2,240,053.23	
Reclaimable under Perpetual Fire Policies	18,604.83	
All other Liabilities	151,724.88	_2.694,911.60
Subscribed Capital, \$9,651,000, of which there is paid up in Cash,	1,447,725.00	
Net Fire Surplus	5,962,332.80	-7,410,057.80
••		\$10,104,969.40

The Royal Insurance Company has the Largest Net Surplus of any Fire Insurance Company in the World.

#### UNITED STATES BRANCH.

ASSETS—FIRE, (\$2,309,559.37 United States Government Stocks)	\$2,728,490.98
Liabilities, including Re-insurance	. 1,469,244.54
Surplus	. \$1,259.246.44

E. F. BEDDALL, Manager for Metropolitan District, Nos. 41 & 43 Wall St., New York.

CHARLES R. KNOWLES, Manager for State of New York (except Metropolitan District), Albany, N. Y.

PROUD & CAMPBELL, Managers for Maryland, Virginia, North Carolina, District of Columbia; No. 1 Rialto Building, Baltimore, Md.

JOHN S. LAW & SON, Managers for Ohio, Indiana, West Virginia; Cincinnati, Ohio.

CHARLES H. CASE, Manager for Illinois, Michigan, Wisconsin, Minnesota, Nebraska, Kansas, Missouri, Yowa, Colorado; No. 120 La Salle St., Chicago.

FOSTER & SCULL, Managers for Massachusetts, Rhode Island, Maine, Connecticut, New Hampshire, Vermont; No. 53 Devonshire St., B. ston, Mass.

Dire GEORGE WOOD, Manager for Pennsylvania, New Jersey, Delaware; No. 226 Walnut St., Philadelphia.

PÀARBEE & CASTLEMAN, Managers for Kentucky, Georgia, Texas, South Carolina, Louisiana, Florida, Tennessee, in Alabama, Arkansas; Louisville, Kentucky.

JAMES YEREANCE, George Wood, Foster & Scull. MANAGERS FOR MANAGER FOR **Metropolitan District and State of New York.** MASSACHUSETTS. SPECIAL AGENT FOR THE UNITED STATES, PENNSYLVANIA, MAINE. No. 173 BROADWAY. NEW JERSEY, RHODE ISLAND, NEW YORK. NEW HAMPSHIRE, DELAWARE. PROUD & CAMPBELL. CONNECTICUT. MANAGERS FOR VERMONT. MARYLAND, VIRGINIA, NORTH CAROLINA. DISTRICT OF COLUMBIA. 226 Walnut Street. 53 Devonshire St., No. 1 Rialto Building, Baltimore, BOSTON, MASS. MARYLAND. PHILADELPHIA, PA. LONDON & LANCASHIRE FIRE INSURANCE COMPANY. Of Liverpool, England. MARKET VALUE OF STOCK, 250 PER CENT. Deposited in United States Registered Bonds with Insurance Departments, \$400,000,000. STATEMENT, JANUARY 1ST, 1879. ......\$7,500,coo.oo \$750,000.00 85.499.50 None. 467,444.84 Reserve IV.
Net Surplus
Total Cash Assets.... \$1,709,976.00 CHAS. G. FOTHERGILL, Chief Manager. J. B. MOFFATT, Sub Manager. -LIVERPOOL-BOARD OF TRUSTEES IN NEW YORK: HON, AUGUSTUS SCHELL. DAVID STEWART, Esq. WM. H. SLOCUM, Esq., Pres't East Riv. Sav. Bank. Charles H. Case. John H. Law, Barbee & Castleman. MANAGER FOR MANAGERS FOR MANAGER FOR ILLINOIS, KENTUCKY, MICHIGAN, оню. TENNESSEE, WISCONSIN. GEORGIA. INDIANA, MINNESOTA, IOWA, ALABAMA. KANSAS. WEST VIRGINIA. SOUTH CAROLINA. MISSOURI. FLORIDA, and COLORADO. TEXAS. NEBRASKA. CINCINNATI, -45 LOUISVILLE. No. 120 La Salle St., 60 KENTUCKY. CHICAGO. Оню.

## PUBLISHERS' PREFACE.

The present issue of The Insurance Year Book—being for the year July 1, 1879, to July 1, 1880, or the seventh year of publication—contains the only complete directory of American insurance companies ever published. In most of the States there is a commissioner, superintendent, auditor, or other official empowered to supervise insurance affairs, and publish particulars regarding the companies, but in some of the States no insurance report is published, and, as no single report contains more than a partial list of American companies, it is believed that The Insurance Year Book supplies a most important want in this regard, giving, as it does, the only accessible register of the location, date of organization, names of officers, amount of capital and assets of every insurance company in the United States. The whole list has been carefully corrected and verified down to June 15, 1879.

Other features of the book, especially the carefully arranged analytical digest of the laws regulating the status of companies in all the various States, will be found invaluable to insurance officers and agents.

great store of highly useful monetary and commercial statistics and information—some of it not easily obtained—which will tend to make THE YEAR BOOK an invaluable vade mecum for business men generally.

Aside from the mass of insurance information, the book contains a

It is the publishers' intention to enlarge successively the future issues of THE INSURANCE YEAR BOOK, and make it a permanent and standard source of information in insurance topics and affairs.

July 15, 1879.

#### ALMANAC FOR 100 YEARS.

Showing the day of the week on which any day falls in any month in any year in this Present Century.

YEARS.		Feb 28.			M'y 31.	Jun 30.		Aug 31.		Oct 31.	Nov 30.		YEARS.
1801 1807 1818 1829 1835 1846	4	7	7	3	5	1	3	ó	2	4	7	2	1857 1863 1874 1885 1891 -
1802 1813 1819 1830 1841 1847	5	1	I	4	6	2	4	7	3	5	ī	3	1858 1869 1875 1886 1807 -
1803 1814 1825 1831 1842		2	2	5	7	3	5	1	4	6	3	4	1853 1859 1870 1881 1087 189
805 1811 1822 1833 1839	2	5.	5	T	3	6	1	4	7	2	5	7	1850 1861 1867 1878 1889 189
806 1817 1823 1834 1845	3	6*	6	2	4	7	2	5	1	3	6	I	1851 1862 1873 1879*1890 -
800 1815 1826 1837 1843	7	3	3	6	T	4	6	2	5	7	3	5	1854 1865 1871 1882 1893 180
1810 1821 1827 1838 1849	1	4	4	7	2	5	7	3	6	1	4	6	1855 1866 1877 1883 1894 190

LEAP YEAR.	Jan.	Feb. 29.	Mar.	April 30.	May 31.	June 30.	July 31.	Aug.	Sept. 30.	Oct.	Nov. 30.	Dec. 31.	LEAP YEAR.
1804 1832 . 1808 1836 .	- 7 - 5	3	4 2	7 5	2 7	5 3	7 5	3	6	1 6	4 2	6	1860 1888 1864 1892
1812 1840 . 1816 1844 .		6	7 5	3	5 3	6	3	6	7	4 2	7 5	7	1868 1896 1872 —
1824	- 4	7 5	3 1 6	4	6	2 7	4 2	7	3	7 5 3	3 1 6	3	1876 1880 1856 1884

1.	2.	3,	4.	5.	6.	7.
Monday 1	Tuesday 1	Wednesday 1	Thursday 1	Friday 1	Saturday 1	SUNDAY
Tuesday 2	Wednesday. 2	Thursday 2	Friday 2	Saturday 2	SUNDAY 2	Monday
Wednesday 3	Thursday 3	Friday 3	Saturday 3	SUNDAY 3	Monday 3	Tuesday
Thursday 4	Friday 4	Saturday 4	SUNDAY 4	Monday 4	Tuesday 4	Wednesday
Friday 5	Saturday 5	SUNDAY 5	Monday 5	Tuesday 5	Wednesday. 5	Thursday .
Saturday 6	SUNDAY 6	Monday 6	Tuesday 6	Wednesday. 6	Thursday 6	Friday
SUNDAY 7	Monday 7	Tuesday 7	Wednesday 7	Thursday 7	Friday 7	Saturday
Monday 8	Tuesday 8	Wednesday 8	Thursday 8	Friday 8	Saturday 8	SUNDAY
Tuesday 9	Wednesday. 9	Thursday 9	Friday 9	Saturday 9	SUNDAY 9	Monday
Wednesday10	Thursday10	Friday10	Saturday10	SUNDAY 10	Monday10	Tuesday 1
Thursday 11	Friday11	Saturday11	SUNDAY 11	Monday11	Tuesday11	Wed'esday 1
Friday12	Saturday12	SUNDAY12	Monday12	Tuesday12	Wednesday 12	Thursday 1
Saturday13	SUNDAY 13	Monday13	Tuesday13	Wednesday.13	Thursday .13	Friday1
SUNDAY 14	Monday14	Tuesday14	Wednesday 14	Thursday14	Friday14*	Saturday 1
Monday 15	Tuesday 15	Wednesday.15	Thursday 15	Friday15	Saturday 15	SUNDAYI
Tuesday16	Wednesday.16	Thursday 16	Friday16	Saturday16	SUNDAY16	Monday
Wednesday . 17	Thursday 17	Friday17	Saturday17	SUNDAY 17	Monday17	Tuesday
Thursday 18	Friday18	Saturday 18	SUNDAY 18	Monday18	Tuesday 18	Wed'esday 1
Friday19	Saturday19	SUNDAY19	Monday 19	Tuesday19	Wednesday 19	Thursday _ 1
Saturday20	SUNDAY20	Monday20	Tuesday 20	Wednesday 20	Thursday 20	Friday2
SUNDAY21	Monday21	Tuesday21	Wednesday(21	Thursday 21	Friday 21	Saturday 2
Monday22	Tuesday22	Wednesday 22	Thursday22	Friday22	Saturday22	SUNDAY 2
Tuesday23	Wednesday 23	Thursday 23	Friday23	Saturday23	SUNDAY 23	Monday2
Wednesday24	Thursday 24	Friday24	Saturday 24	SUNDAY24	Monday24	Tuesday2
Thursday25	Friday25	Saturday25	SUNDAY25	Monday25	Tuesday25	Wed'esday 2
Friday26	Saturday26	SUNDAY26	Monday26	Tuesday26	Wednesday 26	Thursday 2
Saturday27	SUNDAY27	Monday27	Tuesday27	Wednesday 27	Thursday27	Friday2
SUNDAY28	Monday28	Tuesday 28	Wendesday.28	Thursday . 28	Friday28	Saturday 2
Monday 29	Tuesday 29	Wednesday.2)	Thursday29	Friday29	Saturday29	SUNDAY 2
Tuesday 30	Wednesday 30	Thursday 30	Friday30	Saturday30	SUNDAY30	Monday 3
Wednesday31	Thursday31	Friday31	Saturday 31	SUNDAY31	Monday31	Tuesday

EXPLANATION.—To ascertain any day, in any year of the present century, first look in the Table of Years for the year you wish for, and opposite the lines carried through under the Months are the figures which refer to the corresponding figures at the head of the Columns of Days, for the whole month.

EXAMPLE.—To ascertain upon what day of the week the 14th of February will fall in the year 1879. In the Table of Vears you will find the year 1879,\* and under February the figure 6,\* which directs you to the column 6, in which you will perceive February 14th to be on a Friday.

	.	1	- C	LENDAR		+ 1879	LENDAR	FOR		ty-one		
Day of Year.	Y OF MONTH.	v of Week.	Boston New Yo GAN,	NEW E	NGLAND, B, MICHI- I, IOWA	DELPHI NEW JEI	a, Conni	NNSYLVA-	CALENDAR FOR WASHINGTON, MARYLA VIRGINIA, KENTUCK MISSOURI AND CALIFOR			
Ď	DAY	DAV	Sun Rises.	Sun Sets.	Moon Sets.	Sun Rises.	Sun Sets.	Moon Sets.	Sun Rises.	Sun Sets.	Mod Set	
			и. м.	н. м.	н, м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. 1	
182	1	Tues	4 27	7 41	I 44	4 32	7 35	1 51	4 38	7 20	1	
183	2	Wed	4 27	7 4I	2 42	4 33	7 35	2 49	4 39	7 29	2	
184	3	Thur	4 28	7 40	rises	4 33	7 35	rises	4 39	7 29	ris	
185	4	Fri	4 28	7 40	8 29	4 34	7 34	8 24	4 40	7 29	8	
186	5 6	Sat	4 29	7 40	9 1	4 35	7 34	8 58	4 40	7 28	8	
187		Ş	4 30	7 40	9 28	4 35	7 34	9 26	4 4I	7 28	9	
188	<i>7</i>	Mon Tues	4 30	7 39	9 51	4 36	7 34	9 50	4 4I	7 28	9	
189	_	Wed	4 31	7 39	10 13	4 36	7 33	10 13	4 42	7 28	IO	
190 191	9 10	Thur	4 32 4 32	7 38 7 38	10 37 10 55	4 37 4 38	7 33 7 33	IO 35	4 43	7 27	IO	
192	11	Fri	4 32 4 33	7 37	11 18	4 38	7 33 7 3 <sup>2</sup>	II 22	4 44	7 27	11	
193	12	Sat	4 34	7 37	11 45	4 39	7 3 <sup>2</sup>	11 50	4 45	7 26	II	
194	13	S	4 35	7 36	morn	4 40	7 31	morn	4 46	7 25	mo	
195	14	Mon	4 35	7 36	0 17	4 41	7 31	0 23	4 47	7 25	0	
196	15	Tues	4 36	7 35	0 50	4 41	7 30	1 3	4 48	7 24	1	
197	16	Wed	4 37	7 35	I 43	4 42	7 29	I 55	4 48	7 24	I	
198	17	Thur	4 38	7 34	2 38	4 43	7 29	2 52	4 49	7 23	2	
199	18	Fri	4 39	7 33	sets.	4 44	7 28	sets	4 50	7 22	S	
2000	19	Sat	4 40	7 32	7 47 8 16	4 45	7 27	7 43 8 13	4 51	7 22	7 8	
20I 202	20 21	Mon	4 4I 4 42	7 32	8 41	4 46 4 46	7 27 7 26	1 2 3	4 51	7 21		
203	22	Tues	4 43	7 31 7 30	9 5	4 46	726 725	9 5	4 52 4 53	7 20	8	
204	23	Wed	4 43	7 29	9 29	4 48	7 24	9 31	4 54	7 19	9	
205	24	Thur	4 44	7 28	9 54	4 49	7 24	9 57	4 55	7 18	10	
206	25	Fri	4 45	7 27	10 23	4 50	7 23	10 27	4 56	7 17	IO	
207	<b>2</b> 6	Sat	446	7 26	10 58	4 51	7 22	11 3	4 56	7 16	II	
805	27	S	4 47	7 25	11 39	4 52	7 21	11 45	4 57	7 15	11	
209	28	Mon	4 48	7 24	morn	4 53	7 20	morn	4 58	7 14	mo	
310	29	Tues	4 49	7 23	0 31	4 54	7 19	o 38	4 59	7 13	0	
II	30	Wed	4 50	7 22	I 33	4 55	7 18	I 40	5	7 12	I	
12	31	1 hur	4 51	7 21	2 43	4 56	5 17	2 49	5 I	7 11	2	

Moon's Phases.	Boston.	New York.	Washington.	Chicago.	
Full Moon	4 54 Evening. 4 10 Morning. 4 22 Morning.	H. M. 4 42 Evening, 3 58 Morning. 4 10 Morning. 5 40 Morning.	H. M. 4 30 Evening. 3 46 Morning. 3 58 Morning. 5 28 Morning.	H. M. 3 48 Evening. 3 4 Morning. 3 16 Morning. 4 46 Morning.	

NOT a few investments are simply on the principle of "adding barn to barn" in the comfortable process of getting rich. A very large proportion of investments of the present day, however, are by the great middle class, whose object, in the majority of instances, is to employ the moderate surplus of income over expenditure, to make a provision for advancing years, or to secure the welfare of wife and children. The ten, fifty, or a hundred dollars which can be spared from the business, or which remains after the Christmas bills are paid, is the available surplus for an investment. Men dearly love to have "a little bit of property." A modest sum in Governments, a few houses, a few shares in a bank, railway, financial or manufacturing company, are supposed to give much pleasure in the possession. quently the amounts saved from an income commonly re-appear in one of these forms. But in the multitude of instances, where the investment has the specific objects we set forth, we think that Life Insurance is equal to most, and has incomparable ad-

vantages over many, methods of investing money. That life insurance offers the best pecuniary protection to a family, and the only one which many are able to provide, is now generally acknowledged by every one conversant with economic questions. The man who has but little property can leave but little to his family, in case of death. If he does not inherit property, nor live long enough to accumulate it, he does not have it. Many find themselves in just these circumstances; and they cannot help the circumstances. They do not feel blameworthy, because of them-and they are not. If they are doomed to die young, they cannot help that; nor do they feel blameworthy for it-and they are no'. But they would like to save their families as much trouble as possible, and then selves as much anxiety as possible. Life insurance does both. For a small sum in hand, and a small sum to be paid annually thereafter, it secures to the famil in case of the father's death, an amount from tefifty times the amount paid annually, according 1g to

Big	Sighth Manth. +* A			Augus	<b>34</b> + 18	79.	*	<b>G</b> hiŋ	iy-one I	days.		
OF YEAR.	DAY OF MONTH.	Day of <b>Wee</b> k.	CALENDAR FOR BOSTON, NEW ENGLAN NEW YORK STATE, MIG GAN, WISCONSIN, IOW AND OREGON.  Sun Sun Mo			NEW YOU DELPHI NEW JE NIA,	A, CON	ry, Phila- necticut, Pennsylva- Indiana	Washing Virgin	Calendar for ington, Maryland, iinia, Kentucky, uri and California.		
ДΑΥ	DA	DA	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	
			н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	
213 214 215	1 2 3	Fri Sat S	4 52 4 53 4 54	7 20 7 19 7 18	rises 7 28 7 53	4 56 4 57 4 58	7 16 7 15 7 14	7 26	5 1 5 2 5 3	7 II 7 IO 7 9	rises 7 23 7 51	
216	4	Mon	4 55	7 16	8 15	4 59	7 12	8 15	5 4	7 8	8 15	
217	5	Tues Wed	4 57 4 58	7 15	8 36 . 8 58	5 5 1 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	7 11		5 4 5 5 5 6	7 7 7	8 39	
219	7 8	Thur	4 59	7 13	9 22	5 2	7. 9	9 24	5 6	7 5	9 28	
220	9	Fri Sat	5 5 I	7 11	9 46	5 3 5 4	7 6		5 7	7 4 7 3	9 56 10 28	
222	IO	S	5 2	7 9	10 52	5 5	7 5	10 58	5 9	7	11 5	
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225	13	Wed	5 4	7 6	0 26	5 7	7 2		5 II 5 I2	6 58	0 40	
226	14	Thur	5 5	7 3	1 25	5 9	7	1 32	5 13	6 56	I 39	
227	15	Fri	5 7	7 2	2 31	5 10			5 14	6 55	2 42	
228 229	16	Sat S	5 8 5 9	7 0 6 59	3 40 sets	5 11	6 57		5 14 5 15	6 54 6 52	3 49 sets	
230	18	Mon	5 10	6 57	7 9	5 13	6 54		5 16	6 51	7 8	
231	19	Tues	5 11	6 56	7 34	5 14	6 53	7 34	5 17	6 50	7 35	
232	20	Wed Thur	5 12	6 54	7 59 8 27	5 <b>15</b> 5 <b>16</b>	6 52		5 18	6 49		
233 234	2I 22	Fri	5 I3 5 I5	6 52	8 27	5 16 5 17	6 50		5 19 5 20	6 46	8 35 9 10	
235	23	Sat	5 16		9 39	5 18	6 47		5 21	6 44	9 52	
236	24	S	5 17	6 49	10 27	5 19	6 45		5 22	6 43	10 41	
237	25 26	Mon Tues	5 18	6 46	11 25	5 20	6 44		5 23	6 41	morn	
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240	28	Thur	5 21	6 41	1 41	5 23	6 39	1 47	5 25	6 37	1 53	
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1	Moon's Phases. Boston.				New Yor	к.	Washing	TON.	Сніса	G <b>0.</b>		
Thire	Full Moon 2 28 Morning. Third Quarter 9 25 Evening. New Moon 17 3 26 Evening.			ng. 2	13 Eveni	ing.	9 i Ever 3 2 Ever	Morning. Evening. Evening.  H. M. 1 22 Morning. 8 19 Evening. 2 20 Evening.				
	Quart			8 Morni		16 Morn						

Third Quarter       9       9       25       Evening.       9       13       Evening.       9       1       Evening.       8       19       Evening.         New Moon.       17       3       26       Evening.       3       14       Evening.       3       2       Evening.       2       20       Evening.	MICON S I MASES.	20010111	I'm I'm I'm		0
	Third Quarter New Moon First Quarter	2 2 28 Morning. 9 9 25 Evening. 17 3 26 Evening. 24 10 28 Morning.	2 16 Morning. 9 13 Evening. 3 14 Evening. 10 16 Morning.	2 4 Morning. 9 1 Evening. 3 2 Evening. 10 4 Morning.	1 22 Morning. 8 19 Evening. 2 20 Evening. 9 22 Morning.

the age of the person and the kind of policy taken. And this security begins at once-just when it is wanted, and the money becomes payable just when needed. It is made by law, if not unreasonable in amount, the personal property of the beneficiary, and cannot be taken for the debt of the insured.

It is also beyond dispute that many need life insurance who have not yet secured it, some of whom will see their need before another year passes over their heads. But life insurance has this peculiarity -in common with many other valuable things, the necessity for which arises suddenly-that it must be procured when it does not SEEM to be needed. When health begins to fail, or death seems imminent, then it cannot be procured. The only way to be sure of it is to secure it IMMEDIATELY.

In London, in 1835, twelve engines and seventyfour men chased about the city from II P. M. till 6 A. M., searching for what appeared to be an extensive conflagration. It proved to be a very brilliant exhibition of the aurora borealis, or Northern lights. In 1836 a similar exhibition occurred, and the firemen of London, Dublin, and numerous other cities were deceived in the same manner.

VERBAL contracts should never be made by an agent. Sometimes they create a great deal of trouble unintentionally. Never agree verbally for the company, to anything, but let all your agreements be in writing. Frequently assured persons will want permission to make repairs, or for additional insurance, when he finds he has left his policy at home. Say to him, when he brings his policy, you will endorse it in writing, but can't agree to it verbally. So never agree verbally to hold property insured for any length of time. Let your policy be the only evidence of any contracts for the company.

SUCH is the lack of knowledge respecting the real cost of Life Insurance, that the usual answers made SEPTEMBER + 1879.

Pinth Month.

OF YEAR.	<b>Дау о</b> г <b>Мо</b> мтн.	DAY OF WEEK.	Boston New You GAN, W	LENDAR F New Er RK STATE ISCONSIN ID OREGO	GLAND, MICHI- IOWA	NEW YOU DELPHI NEW JE	ALENDAR FORK CITY, A, CONNERSEY, PER OHIO, INI	PHILA- CTICUT, NNSYLVA- DIANA	WASHING VIRGIN	LENDAR FORTON, MAINIA, KENTI I AND CAL	RYLAND, UCKY,
DAY	DAY	DAY	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.
			н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. м.	н. м.
244	I	Mon	5 25	6 35	640	5 27	6 33	6 41	5 29	6 31	6 41
245	2	Tues	5 26	6 33	7 2	5 28	6 31	7 3	5 30	6 29	7 5
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247	4	Thur	5 28	6 31	7 49	5 30	6 28	7 53 8 22	5 3 <sup>2</sup>	6 26	7 5
248	5	Fri Sat	5 29	6 28 6 26	8 17 8 50	5 31	6 26		5 33	6 25	8 2
249 250	7	Sat	5 30 5 31	6 24	9 20	5 32 5 33	6 25	8 56 9 36	5 33	6 23	9 :
251	8	Mon	5 3I 5 33	6 23	10 16	5 33 5 34	6 21	10 23	5 34 5 35	6 20	9 43 IO 3
252	9	Tues	5 34	6 21	II II	5 35	6 20	11 18	5 36	6 18	II 25
253	10	Wed	5 35	6 19	morn	5 36	6 18	morn	5 37	6 16	mori
254	II	Thur	5 36	6 17	0 13	5 37	6 16	0 19	5 38	6 15	0 2
255	12	Fri	5 37	6 16	1 20	5 38	6 15	1 25	5 39	6 13	I 2
256	13	Sat	5 38	6 14	2 29	5 39	6 13	2 33	5 40	6 11	2 3
257	14	Ş	5 39	6 12	3 41	5 40	6 11	3 44	5 41	6 10	3 4
258	15	Mon	5 40	6 10	sets	5 41	6 10	sets	5 42	6 8	set
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263	20	Sat	5 45	6 1	8 24	5 46	6 1	7 44 8 31	5 47	5 59	7 5
264	21	S	5 46	6	9 20	5 47	5 59	9 27	5 48	5 58	93
265	22	Mon	5 47	5 58	10 24	5 48	5 58	10 31	5 49	5 56	10 3
266	23	Tues	5 49	5 56	11 33	5 49	5 56	11 39	5 50	5 54	11 4
267	24	Wed	5 50	5 54	morn	5 50	5 54	morn	5 51	5 53	mori
268	25	Thur	5 51	5 53	0 44	5 51	5 53	0 49	5 51	5 51	0 5
269	26	Fri	5 52	5 5I	I 53	5 52	5 51	I 57	5 52	5 50	2
270	27	Sat	5 53	5 49	3 1	5 53	5 49	3 3	5 53	5 48	3
271	28	S Mon	5 54	5 47	4 6	5 54	5 48	4 7	5 54	5 46	4
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MOON'S PHASES.	BOSTON.	NEW YORK.	WASHINGTON.	CHICAGO.
Third Quarter 8 New Moon 16 First Quarter 22 Full Moon 30	H. M. 3 20 Evening. 1 13 Morning. 4 36 Evening. 4 33 Morning.	H. M. 3 8 Evening. 1 1 Morning. 4 24 Evening. 4 21 Morning.	H. M. 2 56 Evening. 0 49 Morning. 4 12 Evening. 4 9 Morning.	H. M. 2 14 Evening. 0 7 Morning. 3 30 Evening. 3 27 Morning.
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by persons of limited means, when solicited to insure their lives, are that "they cannot afford the expense," "the support of the family requires their whole income," and that "they find it hard to meet their present expenses," etc.

We submit the following statement and questions, as to such objections, and request a careful consideration of the same.

#### AS TO THE COST OF INSURANCE.

- Between the ages of 25 and 31 inclusive, it involves a weekly saving of 40 to 45 cents for each \$1000.
  - Between the ages of 32 and 52 inclusive, it involves a weekly saving of 47 cents to \$1 for each \$1000.
  - Between the ages of 53 and 65 inclusive, it involves a weekly saving of \$1.05 to \$1.98 for each \$10000.
- 2. Is it impossible to save such an amount from your "whole income," to provide for the

comfort of the family? Is there any easie way to make this provision?

Thinty Days.

- 3. If you "find it hard to meet even your present expenses," how will the family be situated in event of your sudden death? Is there not, upon careful reflection, some slight luxury you now enjoy which you are willing to dispense with, to perform this manifest duty to your family?
- 4. If you think you are too poor to pay for life insurance, are you not, in fact, too poor to die and leave your family without it?
  - Is it either manly or honest to seek to evade his responsibility?

NEW YORK is a city built to burn; Paris is built to resist fire, and to last for generations. The results, from the standpoint of fire losses, of this difference in construction, is shown by the reports of fires in the two cities. Paris last year had 2744 fires,

Ģen	th M	onth.	<b>→</b> }	k €	CTO	BER + J	379.	*	Şh	inty-one	Mays.
DAY OF YEAR.	y of Month.	DAY OF WERK.	CALENDAR FOR BOSTON, NEW ENGL. NEW YORK STATE, M GAN, WISCONSIN, IO AND OREGON.			NEW YOU DELPHI	A, CON	TY, PHILA- INECTICUT, PENNSYLVA- INDIANA	WASHII VIRG	Calendar F NGTON, MA SINIA, KENT IRI AND CAL	RYLAND, UCKY,
Ď	DAY	Ą	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.		Sun Rises.	Sun Sets.	Moon Rises.
	1		н. м.	н. м.	н. м.	н. м.	н. м	. н. м.	н. м.	н. м.	н. м.
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293 294	21	Mon Tues	6 19	5 II 5 9 5 8	9 24 10 35	6 17	5 13	10 40	6 15	5 15 5 14	9 37 10 46
295 296 297 298 299	22 23 24 25 26	Wed Thur Fri Sat S	6 21 6 23 6 24 6 25 6 26	5 6 5 5 5 5 5 5 5 2	11 46 morn 0 53 1 59 3 2	6 19 6 20 6 21 6 23 6 24	5 10 5 9 5 7 5 6	morn 0 56	6 17 6 18 6 19 6 20 6 21	5 12 5 11 5 10 5 8 5 7	11 54 morn 0 59 2 2 3 3
300 301	27 28	Mon Tues	6 28	5	4 5	6 25	5 3	3 4 4	6 22	5 6	4 3
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]	Moon's	PHASES.		Boston.		New York	к.	Washing	ron,	Сніса	GO.
New First	Third Quarter 8 8 59 Morning. New Moon 15 10 25 Morning. First Quarter 22 1 35 Morning. Full Moon 20 9 25 Evening.			ig. ig. I	н. м. 8 47 Morni 0 13 Morni 1 23 Morni 9 13 Eveni	ing.	H. M. 8 35 Morr 10 I Morr 1 II Morr 9 I Ever	orning. 7 53 Morning. orning. 9 19 Morning. orning. 0 29 Morning.		orning. orning. orning.	

New York 1655; Paris, having the greater number of buildings, would naturally have more fires. The losses by the 2744 fires in Paris are stated at \$835,000, while the losses by 1625 fires in New York were \$1.883 052. That is to say, New York gives Paris the advantage of over 1000 fires, and then beats her in the amount of losses. In Paris, a fire seldom spreads beyond the building in which it originates, but is more frequently confined to one or two rooms in that building. Here, when a fire occurs, the building in which it originates may be set down as doomed to destruction, and if the flames do not spread to half a dozen more, the city is fortunate. This is a matter of architectural construction. The Paris system of fire extinction is a mere burlesque compared to that of New York, and the cost of its maintenance a mere bagatelle beside it. Paris has double the population of New York, and nearly, if not quite, twice as many buildings. Yet by the entorcement of sensible building laws, and the avoidance of incendiary structures, the fire losses in Paris

are less than one-half those of New York. Had New York's fire losses and the cost of fire departments last year been proportionate to those of Paris, New York would have saved upwards of \$2,000,000. There is certainly a profit in fire-proof buildings.

The danger of using an inferior quality of kerosene oil as a substitute for gas or good oil, is fully illustrated by the startling fact that nearly half of the fires of 1877 were caused by lamp explosions and the careless use of kerosene oil; and it should be impressed upon the mind of everyone who uses the dangerous fluid that the cheapest article is sometimes the most expensive in the end.

THE critics of American Fire Departments are constantly holding up London, England, as a model. The fact is, that London has from 300 to 500 more fires in the course of a year than New York does. London, to be sure, covers a greater

Bloventh Month. -\* NOYEMBER + 1879. \*- Thinty Ways.

AY OF YEAR, AY OF MONTH.	OF WEEK.	Boston, New Yo GAN, V	LENDAR F NEW EI RK STATE VISCONSIN, ID OREGO	MICHI Iowa	NEW Y DELPH NEW JI NIA,	IA, COL	TY, PHILA- NECTICUT, PENNSYLVA- INDIANA	Washii Virg	CALENDAR F NGTON, MA SINIA, KENT RI AND CAL	RYLAND, UCKY,	
DAY	Дах	Дау о <b>г</b>	Sun Rises.	Sun Sets.	Moor Rises		Sur		Sun Rises.	Sun Sets.	Moon Rises.
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307	3	Mon Tues	6 36	4 51	7 47 8 53	6 33	4 5		6 30	4 58	8 6
308 309	4 5	Wed	6 37 6 39	4 50 4 49	8 53 9 56	6 34	4 5		6 31	4 57	9 4 10 6
310	5	Thur	6 40	4 48	II 2	6 37	4 5	1 11 6	6 33	4 53	11 10
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314	10	Mon	6 45	4 43	2 3Í	641	4 4		6 37	4 50	2 32
315	11	Tues	6 46	4 42	3 46		4 4	6 3 44	6 39	4 50	3 43
316	12	Wed Thur	6 48 6 50	4 4I 4 40	5 4 sets	6 44	4 4		6 40	4 49	4 54 sets
317 318	13 14	Fri	6 51	4 40	4 55	6 45	4 4		6 42	4 48	5 8
319	15	Sat	6 53	4 38	5 56	6 47	4 4		6 43	4 47	6 10
320	16	S	6 54	4 37	7 4 8 10	6 48	4 4		6 44	4 46	7 19
32I 322	17	Mon Tues	6 55	4 37 4 35	8 19 9 33	6 50	4 4		6 45	4 45 4 44	8 31 9 41
323	19	Wed	6 57	4 34	10 44	6 52	4 3		6 48	4 44	10 50
324	20	Thur	6 58	4 34	11 51	6 53	4 3	9 11 53	6 49	4 43	11 55
325 326	2I 22	Fri Sat	7 1	4 33 4 32	morn o 56	6 54	4 3	8 morn 7 o 56	6 50 6 51	4 43	morn o 57
327	23	S	7 2	4 32	1 58	6 56	4 3		6 52	4 41	I 57
328	24	Mon	7 3	4 3I	3	6 58	4 3	6 258	6 53	4 41	2 56
329	25 26	Tues Wed	7 5	4 30 4 30	4 1		4 3		6 54	4 41	3 55
330 331	20	Thur	7 6	4 30 4 30	5 3	11 /	4 3		6 55	4 40	4 55 5 50
332	28	Fri	7 8	4 29	rises	7 2	4 3	4 rises	6 57	4 39	rises
333	29	Sat	7 9	4 29	4 54	7 3	4 3		6 58	4 39	5 8 6 I
334	30	S	7 10	4 29	5 47	7 4	4 3	4 5 54	6 59	4 39	6 1
1	Moen's	Phases.		Boston.		New Yor	к.	Washing	TON.	Снісл	g <b>o.</b>
New First	d Quar Moon. Quarte Moon.	ter	D. H. M. 7 I II Morning. 13 7 55 Evening. 20 2 5 Evening. 28 4 13 Evening.			н. м. 0 59 Morn 7 43 Even 1 53 Even 4 I Even	ing. ing.	H. M. 0 47 Morning. 7 31 Evening. 1 41 Evening. 3 49 Evening.		H. M. O 5 Morning. 6 49 Evening. O 59 Evening. 2 27 Evening.	

area, but this is more than offset by the difference in the character of the buildings in the two cities. Here our buildings are built to burn, while there they are intended to last for hundreds of years. Owing to the substantial style of architecture that prevails there, a fire is readily confined to one building, while here, all our buildings are kindling wood calculated to spread the flames. They lack, too, those exceedingly destructive agents, open hatchways and elevators, and the flimsy mansard roofs that abound in our large cities. So far as architecture in concerned, London has decidedly the advantage of any American city. Captain Shaw, of the London Brigade, in his reports does not give the amount of losses, so that upon this head it is impossible to institute a comparison. As to celerity in reaching fires and getting to work, the American firemen are admittedly far ahead of their English competitors. This fact alone is proof positive that, architectural conditions being equal, the American firemen excel those of London in the art of extinguishing fires.

THE external hazard of the risk is the liability to burn by reason of some exposure outside of the building insured, or containing the property insured. An exposure is anything which might be the means of burning the property, by communicating the fire. A pile of lumber near the property insured is not only an exposure, but a very much worse one than many buildings would be. So piles of wood, straw and hay stacks, sheds, railroad tracks, where locomotives pass, &c. From the fact that every exposure is liable at any time to communicate fire, it is just as necessary to make a thorough and careful survey of all exposures, as of the property insured. Where there are exposures, the walls of the property insured towards the exposure should be carefully examined.

It is a difficult matter to determine upon a safe and practicable method of lighting buildings where gas cannot be obtained. Candles are not only unsafe, but give so little light as to have been almost entirely superseded. Sperm and lard oil are expen-

Ew	Swelfth Month.		,	*		EC	EM,	BER	+	1879	<b>).</b>	**	<b>\$</b> 1	hip	y-one	Mays.
DAY OF YEAR.	y of Month.	Y OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW YORK STATE, MICHI- GAN, WISCONSIN, IOWA AND ORKGON.  Sun Sun Moon			NE.	EW Y Slphi W Je Nia,	ia, Co	ONNE PEI	PHILA- CTICUT, NNSYLVA- DIANA	WASH VIR	INGT GINI	ENDAR F FON, MA A, KENT AND CAL	RYLAND,		
Ã	DAY	DAY		Sun Lises.	Sun Sets.		oon ses.		un ses.	Su Se		Moon Rises.	Sun Rises		Sun Sets.	Moon Rises.
			,	г. м.	н, м.	н.	м.	н.	м.	н.	м.	н. м.	н. м.		н. м.	н. м.
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339 340	5	Fri Sat		7 I4 7 I5	4 28 4 27	mo	5 rn	7	9 10		33 33	morn	7 4 7 5 7 6		4 38 4 38	morn
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343	9	Tues		7 18	4 27	2	38	7	13	4 3	33	2:36	7 7	ĺ	4 38	2 33
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349 350	16	Tues		7 24	4 29	8	24	7	18	4 3	34	8 28	7 13	1	4 39	8 32
351 352	17	Wed Thur		7 24 7 25	4 29	9	36 43		19 19		34	9 38 10 44	7 13		4 40 4 40	9 4I IO 45
353	19	Fri	3	7 25	4 30	II	48	7	20	4 3	35	11 47	7 14		4 40	11 48
354 355	20 2I	Sat S	11 .	726 726	4 30	mo o			20 21	4 3	15 16	morn o 49	7 15		4 4I 4 4I	morn o 48
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357 358	23	Tues Wed	- 11	7 <b>27</b> 7 <b>2</b> 8	4 32	3	55 56	II -	22 <b>22</b>	4 3	8	2 51 3 51	7 16		4 42 4 43	2 48 3 47
350	25	Thur Fri	3	7 28	4 33	4	56	7	23	4 3	8	4 51	7 17		4 44	4 45
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363 364	29 30	Mon Tues		729 730	4 36 4 36		4I 46		24 24		2	5 46 6 50	7 19		4 46 4 47	5 52 6 54
365	31	Wed		7 30	4 37		51	7		4 4		7 55	7 19		4 48	7 58
1	Moon's	PHASES.			Boston.		<u> </u>	New	Yori	κ		Washingt	on.		Снісло	50.
New First	Third Quarter 6 2 59 Evening. New Moon 13 6 20 Morning. First Quarter 20 6 31 Morning. Full Moon 28 11 31 Morning.			6 6	м. 47 Е 8 М 19 М 19 М	orni orni	ng. ng.		7 Morn	ing.	:	. м. 1 53 Ev 5 15 Mo 5 25 Mo 0 25 Mo	orning.			

sive and little used. Coal oil, bearing the proper test, is probably the safest practicable means of lighting which we can recommend. But it is necessary to be very careful in selecting it from the countless cheap and exceedingly volatile oils on the market. No coal oil should be used which will flash at a lower temperature than 1120 Fahrenheit. The method of testing it is to put a small quantity of the oil in a shallow vessel, hold the same in a kettle of water, and gradually bring the temperature of the water up to 1000. Apply a piece of lighted paper to the surface of the oil, and if it flash, reject it as unsafe. The experimenter, however, should proceed with care, and use only a small quantity of oil, or he may prove a victim to his own experiment. The great competition has reduced the price of coal oil so low, that it is frequently made so volatile, that i will flash at the ordinary temperature of the atmosphere.

THE business of fire insurance has grown to be

one of the mightiest commercial forces of theago It employs a vast capital, and enrols under its banner, in the United States, an army of more than 30,000 workers. Its beneficent influence for the security, and therefore the happiness, of mankind is too great to be weighed and measured in figures. There is hardly an interest, commercial or social, that is not in some way connected with or dependent upon it; and the fire underwriter has now become as necessary a part of the machinery of civilization as the lawyer, the teacher, or common carrier. Such being the case, the loftiest intellect may not unworthily interest itself in the scientific problems which underlie the business, and in the methods by which it is accomplished.

IF ever there was a benefactor of society, the insurance agent is one. People are apt to underrate his importance, because they do not see the ultimate consequences of his efforts. They are not aware what the payment of a premium stands for. They

Ąiņ	Ninst Month.		<del>(←</del>	• ]	KUNK	R¥ + 18	38 <del>0</del> .	*	Thinty-one Bays.		
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Ã	DAY	Dav	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises,	Sun Sets.	Moon Rises.
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do not see how many disastrous results it averts. They look upon it as they do upon other business transactions which cost them a small sum. Some people look upon a contract for insurance as they do upon the purchase of a pound of tea. They forget that in the security which it buys, and the poverty which it prevents, other benefits are secured and evils far worse than poverty are averted. If a family is placed in comfortable circumstances by a sum of money paid to it when its head and protector dies, who does not see that the education and respectable position of that family are included in the result? If people looked at higher considerations than those of dollars and cents, insurance would become, even to a greater extent than it has been, the guardian and friend of the people.

In old times men fastened their shops and warenouses with ponderous shutters for greater security. Now we know that the best protection against robbery is to have the room well lighted and every nook plainly visible from the street. The same principle holds good in the management of great corporations. The more clearly all their transactions can be seen by the public, the greater is their security and the stronger the confidence given them by the community. For this reason, if no other, it is a positive advantage to life insurance companies to have their statements published over the land. The more rigorous the examining commission the better for the second companies.

WHERE Hot Air Furnaces are used for heating, they should be carefully examined. A careful person should attend to it, and not permit kindling, shavings, or wood to be left carelessly scattered around. The cold-air chamber should be arched with brick, with a brick feeder. The flues should all be lined with tin, and registers set in soapstone, and no wood-work coming within four inches of any part of the chimney. One of the registers should be permanently open.

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LOVE is the fulfilment of the law. No man has fulfilled the law whose death would leave his family without means of support.

PERSONS who are so situated as to need life insurance for the protection of their families in case of sudden or unexpected exit, cannot do a wiser thing than to make every possible exertion to support a policy for such an amount as their income will justify them in carrying. True, wages are much reduced, and the times are favorable for inducing persons to forego genvine life insurance, and accept as a substitute the delusive, baseless promises of ephemeral corporative or relief associations. The chances are ten to one, that such make shift reliances will sadly disappoint the families of those who trust them, when it is too late to make amends for the unwise procedure.

ENDOWMENT policies are growing in favor. Many have tested their worth in the financial pres-

sure which has brought failure and penury to families accustomed to the comforts and luxuries of life. They have counted it a special Providence that these policies fell due when all other resources were exhausted. Our agents report an unusual number of insurers who prefer this class of policies. One agent recently wrote to another that he was paying off a number of matured endowments, and the recipients were delighted with this return from investments which might otherwise have been lost in the general wreck. He received the following reply:

"I have recently taken three endowment policies, of \$1000 each, upon my own life. I now have \$16,-000 in all. I am inclined to your opinion more of late, since we have paid so many endowments, and they have proved so satisfactory. I have never found a dissatisfied man when the time came for the payment of an 'Endowment.'"

When agents are foremost in taking out policies for themselves, it is such good testimony to their

Y ON YEAR.	y of Month.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.			NEW Y DELPH NEW JE NIA,	ORK C	IR FOR ITY, PHILA- INBETICUT, PENNSYLVA- INDIANA INOIS.	Calendar for Washington, Maryland, Vieginia, Kentucky, Missouri and California.			
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INSURANCE is not the mysterious thing it has often been made to seem. Its general plan is perfectly simple, and may be mastered by any one who will spend a little time and thought on it. If you are insured, you should understand the transaction; if you are not, you should at least learn what advantage is within your reach, and then decide intelligently whether to take it or leave it.

"Who is that fine fellow at the head of his class in college?" asked a gentleman of a professor not long ago. "He is an orphan, the only son of Rev. Mr. T—; and the insurance on his father's lite has paid the expenses of his education," replied the professor. No comment can add impressiveness to the appeal of this passing incident, unheralded to the public by any item in the daily press.

HE who keeps his lamp alight all day may want for oil when night comes. So the man who spends every dollar he makes, invites the risk of leaving his family at last in total darkness. THE first purely life insurance company which commenced business and still continues, is the Equitable, of London. It was established in 1762, and at the end of 115 years had paid every claim due against it, and held an accumulation of \$20,475,460, with an annual income of \$1.775,645. It is now the fourth purely life company in Great Britain as to size.

VALUES cannot always be computed by dollars and cents. There are things in life, like the happiness of a family, which a life policy secures, and which is beyond price in gold measure.

"I'LL THINK OF IT."—Men rarely utter a more delusive plea. How often it is purely an excuse for not thinking and acting on a question of duty". "I'll think of it," not long since said a man, when insurance was the subject of conversation. He turned away and utterly forgot it, till months later he was dying, when thinking was too late. Right thinking is action.

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DAY OF YEAR.	ог Монти.	Day of Week.	CALENDAR FOR BOSTON, NEW ENGLAN NEW YORK STATE, MIC GAN, WISCONSIN, IOWA AND OREGON.			NEW YOU DELPHIA NEW JEI NIA, (	a, Con rsey, I	TY, PHILA- NECTICUT, PENNSYLVA- NDIANA	Washii Virg	Calendar for hington, Maryland, rginia, Kentucky, ouri and California.		
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DURING the past six years many thousands of men have come to understand the value of a policy of life insurance. They have lost property, failed in business, been without employment, and known that their death at such a time would leave their families to utter destitution. They have appreciated how much more hopefully they could struggle if they knew that at the worst there were this resource.

Now suppose you are one of these men. The tide has turned. The long promised revival of business is inaugurated, and there is every reason to suppose that you will soon have your share in a renewed prosperity. Will you remember the wisdom you learned in adversity? It is the part of a wise man to learn from his past how to make provision for the future.

The amount of the insurance carried by American life insurance companies—in all over sixteen hundred million dollars (\$1,638,019,312) has become so large that the aggregate of the sum now

returned to policyholders for death and endowment claims is a surprise even to those familiar with the business. The growth of the companies in magnitude is wonderful. The increase in the annual payments on maturing endowment policies and death claims is not less so. The amount so paid now exceeds \$25,000,000 every year, besides nearly \$35,000,000 more in dividends paid and policies purchased before maturity.

Loss of time is loss of money. It will therefore be money in your pocket to have an accident policy in case of an injury which disables you from labor or business. And if you are accidentally killed, the possession of such a policy will put a comfortable sum of ready money in a distressed family's pocket.

DON'T delay making application for life insurance. When you are in robust health, then apply for a policy. Thousands put off the time, and afterwards some disease takes hold of them and they cannot get a policy.

Pitt	h Month →* M7	MAY	+ 1886	<b>)</b> .	*	← Phiqty-one Bays.					
DAY OF YEAR.	v of Month.	Day of <b>Werk</b> .	CALENDAR FOR BOSTON, NEW ENGLAND, NEW YORK STATE, MICH GAN, WISCONSIN, IOWA AND OREGON.		ngland, e, Michi- i, Iowa	NEW YOU DELPHI NEW JE NIA,	LENDAR I ORK CITY A, CONNE RSEY, PE OHIO, IN ID ILLING	, Phila- ecticut, nnsylva- diana	CALENDAR FOR WASHINGTON, MARVIAND VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA		
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SHAVINGS should be cleaned out of all woodworking establishments daily. All planing mills, furniture factories, and risks of this class should be provided with a brick shaving shoot, not leading to the boiler room, with iron doors kept closed except when in actual use.

ACCORDING to a Boston paper, the accident insuranc ecompanies have to class kings and emperors away down among the hazardous men, such as railway engineers, brakemen, firemen and powdermakers. It should be added, however, that since their occupation has grown so risky, the crowned heads "don't travel much."

INSURANCE is not the mysterious thing it has often been made to seem. Its general plan is perfectly simple, and may be mastered by any one who will spend a little time and thought on it. If you are insured, you should understand the transaction; if you are not, you should at least learn what advantage is within your reach, and then decide inte' ıtÿ 🔩 ligently whether to take it or leave it. when

VALUES cannot always be computed in. He and cents. There are things in life, boths later piness of a family, which a life policiate. Righ 7 200 and which is beyond price in gold measu,

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OF YEAR.	ог Монтн.	Day of Were,	Boston New Yo GAN, V	LENDAR F , NEW EI RK STATE VISCONSIN ND OREGO	ngland, s, Michi- , Iowa	New You DELPHIA New Jes NIA, (	LENDAR E ORK CITY, A, CONNE RSEY, PE OHIO, INI ID ILLINO	PHILA- CTICUT, NNSYLVA- DIANA	Washine Virgii	LENDAR F STON, MA NIA, KENT I AND CAI	RYLAND,
DAY	DAY	DAY	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.
153 154 155 157 158 159 160 161 162 163 164 165 166 167 171 172 173 174 175 176 177 178 179 181	1 2 3 4 5 6 7 8 9 0 11 12 13 14 15 6 17 18 19 0 21 2 23 24 5 6 27 8 29	Tues Wed Thur Fri Sat S Mon Tues	H. 42554443333322222222223333344445555	H. M. 7 30 30 1 32 32 33 34 35 6 7 3 38 8 8 9 9 9 7 7 44 1 1 1 1 7 40 0 7 44 1 7 7 7 44 0 7 7 7 44 0 7 7 7 7 7 7 7 7 7	H. M.  41  1 5  1 30  1 57  2 30  3 8 sets  8 32  9 14  9 50  10 20  10 46  11 158  morn  24  53  1 27  2 12  3 6 rises  8 47  9 24  9 55  10 26  11 10 46  11 10 46  11 13	H. M. 4 30 4 30 4 30 4 29 4 29 4 29 4 28 4 28 4 28 4 28 4 28 4 28 4 28 4 28	H. M. 7 24 7 25 7 26 7 7 26 7 7 28 7 7 29 7 7 31 7 7 32 7 7 33 3 3 7 7 34 7 7 34 7 7 35 7 35 7 7 35	H. M.  43 1 7 1 34 2 2 36 3 15 sets sets 9 7 9 445 10 15 10 43 11 33 11 58 morn 27 56 1 32 2 18 3 14 rises 9 20 9 52 10 26 10 46 11 138	H. M. 4 36 4 36 4 36 4 35 4 35 4 35 4 35 4 34 4 34 4 34 4 34	H. M. 19 19 7 20 1 7 22 2 3 4 4 7 2 2 5 2 6 6 7 7 2 2 7 2 2 8 8 8 7 2 2 9 9 9 9	H. M.  45 1 10 1 38 2 7 2 42 3 22 5 ets 8 18 9 38 10 13 10 40 11 62 11 59 morn 1 38 2 24 3 21 rises 8 36 9 17 9 50 10 47 11 12 11 31

Moon's Phases.	Boston.	New York.	Washington.	CHICAGO.
New Moon 7 First Quarter 15 Full Moon 22 Last Quarter 29	H. M. 5 II Evening. 5 7 Evening. 9 I Morning. 5 13 Morning.	H. M. 4 59 Evening. 4 54 Evening. 8 49 Morning. 5 1 Morning.	H. M. 4 47 Evening. 4 43 Evening. 8 37 Morning. 4 49 Morning.	H. M. 4 5 Evening. 4 1 Evening. 7 55 Morning. 4 7 Morning.
		4		

HE who keeps his lamp alight all day may want for oil when night comes. So the man who spends every dollar he makes, invites the risk of leaving his family at last in total darkness.

FUNNY things are often found in lite insurance proposals. Here is one who says he uses liquor "only in mince pie;" another wants his insurance paid to "his legal sisters;" this one says his brother was "dwrounded in the Thames;" and yet another defines his occupation to be a "Hater." "Rare Ben Jonson" liked a good hater.

"WHO is that fine fellow at the head of his class in college?" asked a gentleman of a professor not long ago. "He is an orphan, the only son of Rev. Mr. T—; and the insurance on his father's life has paid the expenses of his education," replied the professor. No comment can add impressiveness to the appeal of this passing incident, unheralded to the home.

THERE are thousands of men who spend all their money, whether little or much, as fast as they make it. A quarter for this, a half dollar for that, a dollar for the other thing, most of them trifles, extravagances, but representing a sum which, put into Life Insurance, would buy a substantial policy, keeping a whole family comfortable and independent after one's death, or providing, by an endowment, for one's own age. Why grow gray at work, and have nothing left as a reward for industry, when so much can be secured for so little?

THE cornice of all buildings, exposed by other buildings, should be brick, stone, or iron. Galvanized iron is a cheap material, and can be pressed into almost any shape, and should supersed wood entirely for cheap cornices. Wood cornices frequently communicate fires. We have seen wood cornices catch at a distance of eighty feet from the fire.

#### GENERAL SHORT RATE TABLE FOR CANCELING POLICIES.

#### SHOWING PERCENTAGE OF PREMIUM TO BE RETURNED TO THE ASSURED.

Unexpired Term of Policy In Months.	On z Year Policies Return	On a Year Policies Return	On 3 Year Policies Return	On 4 Year Policies Return	On 5 Yea Policies Return
I month to run	5 p. ct.	2½ p. ct.	2 p. ct.	I p. ct.	I p. ct.
2 months to run	IO p. ct.	5 p. ct.	3⅓ p. ct.	2⅓ p. ct.	2 p. ct.
3 months to run	15 p. ct.	5 p. ct. 7½ p. ct.	5 p. ct.	4 p. ct.	3 p. ct.
4 months to run	20 p. ct.	10 p. ct. 12½ p. ct.	5 p. ct. 7 p. ct.		4 p. ct.
5 months to run	25 p. ct.	12½ p. ct.	8 ½ p. ct.	6 p. ct.	5 p. ct. 6 p. ct.
6 months to run	30 p. ct.	I5 1. ct.	IO p. ct.	772 p. cc.	6 p. ct.
7 months to run	40 p. ct.	17% p. ct.	12 p. ct.	9 p. ct.	7 p. ct.
9 months to run	50 p. ct. 60 p. ct.	20 p. ct. 223½ p. ct.	13½ p. ct. 15 p. ct.	IO p. ct.	8 p. ct. 9 p. ct.
o months to run	70 p. ct.	25 p. ct.	17 p. ct.	12½ p. ct.	10 p. ct.
months to run	80 p. ct.	27⅓ p. ct.	18½ p. ct.	14 p. ct.	II p. ct.
2 months to run		30 p. ct.	20 p. ct.	15 p. ct.	12 p. ct.
g months to run	••••	35 p. ct.	22 p. ct.	16 p. ct.	13 p. ct.
4 months to run	• • • • • • • • • •	40 p. ct.	23½ p. ct.	17⅓ p. ct.	14 p. ct.
6 months to run	• · · · · · · · · · · · · · · · · · · ·	45 p. ct.	25 p. ct.	19 p. et.	15 p. ct.
7 months to run	• • • • • • • • • • • • • • • • • • • •	50 p. ct.	26½ p. ct.	20 p. ct.	16 p. ct.
8 months to run		55 p. ct. 60 p. ct.	28 p. ct. 30 p. ct.	21 p. ct. 22½ p. cr.	17 p. ct. 18 p. ct.
9 months to run		65 p. ct.	33 p. ct.	22 % p. ct.	19 p. ct.
o months to run		70 p. ct.	36½ p. ct.	25 p. ct.	20 p. ct.
months to run	•••••	75 p. ct. 80 p. ct.	40 p. ct.	26 p. ct.	21 p. ct.
2 months to run	• • • • • • • • • • • • • • • • • • • •		43 p. ct. 46½ p. ct.	27½ p. ct.	22 D. Ct.
3 months to run	••••••	87 p. ct.	46 ½ p. ct.	29 p. ct. 30 p. ct.	23 D. ct.
5 months to run		••••••	50 p. cr. 53 p. ct. 56½ p. ct.	30 p. ct.	24 p. ct.
6 months to run	•••••	• • • • • • • • • • • • • • • • • • • •	53 p. ct.	32½ p. ct.	25 p. ct.
7 months to run			50% p. ct.	35 p. ct. 37½ p. ct.	26 p. ct.
8 months to run		*********	60 p. ct. 63 p. ct.	37 % p. ct.	27 p. ct. 28 p. ct.
9 months to run			66½ p. ct.	40 p. ct. 42½ p. ct.	29 p. ct.
o months to run			70 p. ct.	45 p. ct.	30 p. ct.
months to run		•••••	73 p. ct.	45 p. ct. 47½ p. ct.	32 p. ct.
2 months to run		•••••	76 ½ p. ct.	50 p. ct.	34 p. ct.
4 months to run	••••	•••••	80 p. ct.	52½ p. ct.	36 p. ct.
5 months to run			83 p. ct.	55 p. ct. 57½ p. ct.	38 p. ct.
6 months to run			90 p. ct.	57% p. ci.	40 p. ct.
7 months to run				60 p.ct. 62½ p.ct.	42 p. ct.
8 months to run				65 n ct	44 p. ct. 46 p. ct.
9 months to run		,		67½ p. ct.	48 p. ct.
o months to run				70 n. ct.	50 p. et.
I months to run	•••••	• • • • • • • • • • • • • • • • • • • •		72½ p. ct.	52 p. ct.
2 months to run		• • • • • • • • • • • • • • • • • • • •		75 D. ct.	54 p. ct.
3 months to run		• • • • • • • • • • • • • • • • • • • •		77½ p. ct. 80 p. ct.	56 p. ct.
4 months to run	•••••	• • • • • • • • • • • • • • • • • • • •	•••••	80 p. ct.	58 p. ct.
6 months to run				82 p. ct.	60 p. ct.
7 months to run				86 p.c.	62 p. ct.
8 months to run				92 p. ct.	64 p. ct. 66 p. ct.
9 months to run					68 p. ct.
o months to run					70 p. ct.
I months to run	•••••	• • • • • • • • • • • • • • • • • • • •	i	<b></b>	72 p. ct.
2 months to run	• • • • • • • • • • • • • • • • • • • •	•••••	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	74 p. ct.
3 months to run	• • • • • • • • • • • • • • • • • • • •	•••••		•••••	76 p. ct.
5 months to run	•••••	•••••	• • • • • • • • • • • • • • • • • • • •		78 p. ct.
6 months to run				•••••	80 p. ct.
7 months to run				•••••	82 p. ct.
8 months to run			•••••		85 p. ct. 89 p. ct.
			•••••		ου p. ει.

EXAMPLE.—Suppose a "three-year" policy, premium \$60, having six months to run, is to be canceled, we find in table that 10 per cent of premium is to be returned—10 per cent of \$60 — \$6.

#### TABLE OF SHORT RATES FROM 20c. TO \$5.00.

An'l Rate.	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	1.00	1. 10	1. 25	z. 50	1. 75	2.00	2. 25	2. 50	2. 75	3.00	3. 25	3. 50	3· 75	4.00	5.00
2 ds.	1-	-	I	_	_	-	2	<u>'</u> —	-	-	-	_ 3	<u>'</u>	-	-		4	4	5	_	<b> </b>	8	-		-	_	<del></del>	13		_
5 ds.	2	2	2	2	3	3	3	4	4	4	5	5	5	6	6	7	7	8	10	18	13	15	17	18	20	22	23	25	27	33
10 ds.	2	, 3	3	4	4	5	5	6	6	7	7	8	8	8	9	10	71	13	15	18	90	23	25	28.	30	33	35	38	40	50
15 <b>ds</b> .	3	4	4	5	5	6	7	7	8	9	9	10	11	11	12	13	, 15	17	20	23	27	30	33	37	40	43	47	50	53	67
2 <b>0</b> ds.	4	5	5	6	7	8	8	9	10	11	12	13	13	14	15	17	18	21	25	29	33	38	42	45	50	54	58	63	67	83
ı mo	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	20	22	25	30	35	40	45	50	55	60	65	70	75	80	1.00
1 <b>%</b> m	5	6	8	9	10	12	13	14	15	17	18	19	20	21	23	25	27	31	38	42	50	56	62	68	75	82	88	94	1.00	1, 25
2 M	6	7	9	11	12	14	15	17	18	20	21	23	24	26	27	30	33	38	45	53	60	-68	75	83	90	98	1.05	1. 13	1.20	1. 50
2 <b>⅓</b> m	7	9	11	12	14	16	18	19	21	23	25	26	28	30	33	35	38	44	52	61	70	79	88	96	1.05	1.14	1. 23	1.31	1. 40	1.45
3 mc	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	40	44	50	60	70	80	90	1.00	1. 10	1. 20	1. 30	1.4	1.50	1.60	2.00
4 mo	10	12	15	18	20	23	25	28	30	33	35	38	40	43	45	5.1	_ 55	63	75	88	1.00	1. 13	1.25	1. 38	1.50	r. 63	1.75	1.88	2.00	2. 50
5 mo	12	15	18.	21	24	27	30	33	36	39	42	45	48	51	54		66	75	90	1.05	1.20	1. 35	1.50	1.65	1.80	1.95	2. 10	2. 25	2. 40	3.00
6 mc	14	17	21	25	28	32	35	39	42	46	49	53	56	60	63	70	77	88	1.05	1.23	1.40	1.58	1.75	1.93	2. 10	2. 28	2.45	2.63	2. 80	3. 50
7 mo	15	19	23	26	30	34	38	41	45	49	53	56	60	64	68	75	83	94	1. 13	1.31	1.50	1.69	r. 88	2.06	2. 25	2. 44	2.63	2.81	3.00	3. 75
8 ma	16	21	24	28	32	36	40	44	48	52	56	60	64	68	72	80	94	1.00	1.20	1.40	1.60	1.8o	2.00	2. 20	2. 40	2, 60	2.80	3.00	3. 2 <b>0</b>	4.00
9 <b>m</b> 0	17	22	26	30	34	38	43	47	51	55	60	64	68	73	77	85	99	1.06	1.28	1.49	1.70	1.91	2. 13	2.34	2. 55	2. 76	2.98	3. 19	3. 40	4. 25
10 m	18	23	27	32	36	4 I	45	50	54	59	63	68	72	77	81	90	90	1.13	1.35	1.58	1.80	2.03	2. 25	2.48	2. 70	2.92	3. 15	3. 38	3. 60	4. 50
ıı mo	19	24	29	33	38	43	48	52	57	62	67	71	76	81	86	. 95	1.05	1. 19	1.43	1.66	1.90	1.14	2. 38	2.61	2. 85	3.09	3.33	3. 56	3.80	4. 7

#### NUMBER OF DAYS FROM ANY DAY IN ONE MONTH TO THE SAME DAY IN ANY OTHER MONTH.

1	Jan.	Feb y	March.	April.	May.	June.	July.	August	Sept.	Oct.	Nov.	Dec.
January	365	31	59 28	90	120	151	181	212	243	273	304	334
February	334	365	28	59	89	120	150	181	212	242	273	303
March	306	337	365	31	6í	92	122	153	184	214	245	275
April	275	306	334	365	30	61	QI	122	153	183	214	244
May	245	276	304	335	365	31	91 61	92	123	153	184	214
June	214	245	273	304	334	365	30	92 61		122	153	183
July	184	215	243	274	304	335	365	31	92 62	92 61	123	1 153
August	153	184	212	243	273	304	334	31 365	31	61	92 61	122
September.	122	153	181	212	242	273	303	334	31 365	30	61	91
October	92	123	151	182	212	243	273	304	235	365	31	61
November.	61	92	120	151	181	212	242	273	304	334	365	30
December	31	62	90	121	151	182	212	243	274	304	335	36

EXAMPLE.—To find the number of days from the 10th of May to the 10th of October following: Find May in the first column, and then in a line with that under October, is 153 days. If from the 10th of May to the 25th of October, it would be 15 days more, or 168 days; but if from the 10th of May to the 1st of October, it would be 10 days less, or 143 days. In leap-year, when the last day of February is included between the two dates, there will be one day more than by the table.

#### LIFE INSURANCE.

#### A GOOD INVESTMENT FOR THE WEALTHY MAN.

THE sudden death of a wealthy man, at a time when ready money cannot be obtained without sacrifice, or embarrassment, is of common occurrence. By a judicious use of Life Insurance, such difficulties may be avoided.

Let the wealthy man, while in health, place a certain sum (for illustration) say \$10,000, in some safe and permanent investment, yielding a regular interest of, say, six per cent per annum, and one that is easily reconvertible into cash at short notice.

Now observe what can be accomplished with the \$600 annual interest.

By reference to the Tables, we find that at the

age of 40, it costs \$31.30 to secure a policy for \$1000,
consequently the annual premium of \$626 will fur-
nish a policy for \$20,000, and the case would stand
thus:

Investment at six per cent, for	•	•
Cash immediately available in case of death	<b>\$</b> 39	,000.00
Cost of annual premium upon policy		\$626.00
investment	•	600.00
Annual deficiency (assuming no dividends	on	

policy) ...... \$26.00

#### VALUE OF FOREIGN COINS IN UNITED STATES MONEY.

#### AS PROCLAIMED BY THE TREASURY DEPARTMENT,

January 1, 1879.

Country.	MONETARY UNIT.	STANDARD.	VALUE IN U. S. MONEY.	Standard Coin,
Austria	Florin	Gold	\$3.85 89	8 Gulden.
Belgium		G. and S.	.19 3	5. 10 and 20 francs.
Bolivia	Dollar	G. and S.	.96 5	Escudo, % bolivar and bolivar.
Brazil	Milreis of 1,000 reis	Gold	-54.5	None.
British Possessions in			134 3	
North America		Gold	1.00	
Bogota	Peso	Gold	.96 5	
Central America	Dollar	Silver	.93 5	Dollar.
Chili.	Peso	Gold	.91 2	Condor, doubloon and escudo.
Denmark	Crown.	Gold	.26 8	to and 20 crowns.
Ecuador		Silver	-93 5	Dollar.
Egypt		Gold	4.97 4	5, 10, 25, and 50 piasters.
France	Franc	G. and S.	.19 3	5, to and 20 francs.
Great Britain		Gold	4 86 6%	
Greece		G. and S.	.19 3	5, 10, 20, 50, and 100 drachmas.
German Empire		Gold	.23 8	5, 10, and 20 marks.
Japan		Gold	.99 7	1, 2, 5, 10, and 20 yen.
ndia	Rupee of 16 annas	Silver	.44 4	2, 2, 3, 20, 222 20 302
Italy		G. and S.	.19 3	5, 10, 20, 50, and 100 lire.
Liberia	Dollar	Gold	1.00	3, 20, 20, 30, 200
Mexico	Dollar	Silver	1.015	Peso or dol., 5, 10, 25 and 50 centavo
Netherlands		G. and S.	.38 5	Flerin: 10 guldens, gold (\$4 01.0)
Norway		Gold	.26 8	to and 20 crowns.
Peru		Silver	.93 5	1 -0
Portugal		Gold	1.08	2, 5, and 10 milreis.
Russia	Rouble of 100 copecks	Silver	.74 8	1/4. 1/4. and I rouble.
Sandwich Islands		Gold	1 00	74, 72,
Spain		G. and S.	.19 3	5, 10, 20, 50, and 100 pesetas.
Sweden		Gold	.26 8	to and 20 crowns.
Switzerland		G. and S.	.19 3	5, 10, and 20 francs.
Tripoli	Mahbub of 20 piasters	Silver	.84 4	J
Tunis		Silver	.11 8	
Turkey		Gold	.04 3	25, 50, 100, 250, and 500 piasters.
United States of Col-				5, 5,, 5 p
ombia	Peso	Silver	∙93 5	

The above table exhibits the values in United States money of account, of the pure gold or silver representing, respectively, the monetary units and standard coins of foreign countries, in compliance with the Act of Congress of March 3, 1873, which provides "that the value of foreign coin, as expressed in the money of account of the United States, shall be that of the pure metal of such coin of standard value," and that "the values of the standard coins in circulation of the various nations of the world shall be estimated annually by the Director of the Mint, and be proclaimed on the first day of January by the Secretary of the Treasury."

#### LEGAL HOLIDAYS IN VARIOUS STATES.

July 4, (INDEPENDENCE DAY), and December 25 (CHRISTMAS DAY), together with THANKSGIVING DAY (usually last Thursday in November), and Fast Days, whenever appointed, are legal holidays in all States.

January 1, (NEW YEAR'S DAY), in all States except Arkansas, Delaware, Georgia, Kentucky, Maine, Massachusetts, New Hampshire, North Carolina, Rhode Island, and South Carolina.

February 22, (WASHINGTON'S BIRTHDAY), in all States except Alabama, Arkansas, Florida, Illinois, Indiana, Iowa, Kansas, Maine, Missouri, North Carolina, Ohio, Oregon, Tennessee and Texas.

General Election Day, (generally on Tuesday after first Monday in November), in California, Maine, Missouri, New Jersey, New York, Oregon, South Carolina, and Wisconsin.

Decoration Day, (May 30) in Colorado, Connecticut, Maine, Michigan, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

Good Friday, (April II) in Florida, Louisiana, Minnesota, and Pennsylvania.

Shrove Tuesday, (February 25) in Louisiana, and cities of Mobile, Montgomery, and Selma, Ala. Memorial Day, (April 26) in Georgia.

Anniversary of Battle of New Orleans (January 8), Lincoln's Birthday (February 12), Fireman's Anniversary (March 4) in Louisiana.

Anniversary of Texan Independence (March 2), and of Battle of San Jancento (April 21), in Texas.

#### POSTAL RATES AND REGULATIONS.

Revised June 15, 1879, for The Insurance Year Book, by T. L. James, Postmaster, New York City.

#### DOMESTIC MAIL MATTER.

(DIVIDED INTO FOUR CLASSES.)

#### FIRST-CLASS-WRITTEN MATTER.

Mailable matter of the first-class includes letters, postal-cards, sealed packages or matter so wrapped and enclosed that the contents cannot be readily withdrawn without damage to the wrapper, and all matter wholly or partly in viting (except as permitted with matter of the other classes); manuscript copy for any purpose whatever unaccompanied by proof sheets, and matter prepared by the manifold process and the type-writer.

#### RATES OF POSTAGE.

On letters mailed at a postoffice for transmission to and delivery by another postoffice: Three cents for each half-ounce and fractional part thereof.

On drop letters or letters for local delivery, when mailed at a postoffice employing letter-carriers: Two cents for each half-ounce or fractional part thereof.

On drop letters for local delivery when mailed at a postoffice not employing letter-carriers: One cent for each half-ounce or fractional part thereof.

Postage is required to be fully prepaid, but letters mailed short-paid will be forwarded, the deficiency to be collected at the office of delivery provided one full rate be prepaid thereon, otherwise they will be sent to the Dead Letter Office, or, if reaching their destination by inadvertence, double the regular rates, deducting the value of the stamps affixed, will be collected on delivery.

Postmasters should invariably be notified of changes in address, when letter matter directed to the old address will be forwarded to the new, without additional charge.

Letters received at a number and street to which directed—the postoffice thereby accomplishing and completing the transaction of a delivery—and afterwards re-directed and re-mailed, will not be forwarded without the postage thereon being prepaid anew.

Requests to return, written or printed on the envelopes of letters, will secure their return to the writer free in the event of non-delivery; also in cases of misdirection, when evident, and failure to prepay sufficient postage.

Failure to perfect the address of a letter by omitting therefrom the State or Territory often results in the non-delivery of the same, and, in any event, involves delay and risk. Business men and others should exercise unusual care in addressing fully and correctly all matter designed for the mails.

#### POSTAL CARDS.

The price of postal cards is one cent each, without regard to the quantity purchased. This price includes the cost of the materials of which the cards are manufactured and the privilege of their transmission through the mails anywhere within the United States, under the conditions applying to letters, except that they will not be advertised and, if not delivered or called for in sixty days, they will be burned. No card is a "postal card" unless issued by the Postoffice Department. Cards, issued as postal cards by private parties and containing any writing other than the address, are subject to letter postage.

Postal cards spoiled in directing or printing, or otherwise rendered unserviceable, cannot be redeemed.

The directions only may be placed on the stamped or address side of a postal card. A printed label bearing the address can, however, be pasted on the address side of the card, but all other writing or printing must be confined to the opposite side. If mutilated in any manner by cutting, trimming, punching or embossing with seal press, or anything except the address-label be pasted on or any article attached thereto, they become unmailable as postal cards and are subject to postage at double the letter rate, deducting the value of the stamp impressed. Postal cards containing obscene matter are required by law to be detained and burned. A postal card having once passed through the mails, can only be remailed upon payment of letter rate of postage.

#### SECOND CLASS-PERIODICAL PUBLICATIONS.

The rates on matter of the second class apply only to periodical publications admitted under the following conditions:

r. It must regularly be issued at stated intervals, as frequently as four times a year, and bear a date of issue, and be numbered consecutively.

INSURANCE YEAR BOOK.

2. It must be issued from a known office of publication.

3. It must be formed of printed paper sheets, without board, cloth, leather, or other substantial bind-

ing, such as distinguish printed books for preservation from periodical publications.

4. It must be originated and published for the dissemination of information of a public character, or devoted to literature, the sciences, arts, or some special industry, and having a legitimate list of subscribers: Provided, however, That nothing herein contained shall be so construed as to admit to the second class rate regular publications designed primarily for advertising purposes, or for free circulation (or for circulation) at nominal rates.

The law permits sample copies to be mailed when the primary design of the publisher is to increase the subscription list and advertising patronage of his publication. On all such, however, the words "Sample Copy" must be printed, written or impressed.

Publishers of matter of the second class may fold within their regular issues a supplement, but in all cases the matter added in this manner must be germane to the publication and necessary to its comple-

tion.

An advertising sheet, or a prospectus, with the word "Supplement" printed at the head, cannot be

accepted as a genuine supplement.

Bills and receipts for subscriptions and orders to be filled out by those desiring to subscribe may also be folded within issues of matter of the second class, provided such words only are used as may be necessary to complete their sense; and necessary words or marks, conveying information as to the expiration of subscriptions, may be printed or written on such matter, or on the wrapper thereof, without subjecting the same to a higher rate of postage.

Advertisements are also permitted to be included within the body of periodical publications, provided they are attached permanently thereto by being folded, stitched and paged therewith, and not inserted for

convenience and for the purpose of being removed and put to separate use.

Advertisements in the form of separate sheets in the body of periodical publications which are inserted for convenience and are for the purpose of being removed and put to separate use, are not "attached permanently" to such periodical within the meaning of the preceding section, and when so inserted will subject the periodicals in which they are found to the rate of one cent for each two ounces, or fraction thereof; but this must not be held to apply to bills, receipts and orders for subscription to such periodicals.

The paging of such advertising sheets may be included under a series separate from that of the body of the publication, but should be consecutive throu ghout the successive issues.

Matter of the second class is not limited as to weight.

Publications of the second class, when sent by the publisher thereof, and from the office of publication (including sample copies), or when sent from a news agency to actual subscribers thereto, or to news agents, are entitled to transmission through the mails at two cents a pound, or fruction thereof, except that one copy may be sent free to each actual subscriber residing in the county where the periodical is printed and published, unless the same is for delivery at a letter-carrier office within the county, when the postage is two cents per pound, except in the case of periodical publications other than weekly when mailed at a free delivery office for delivery by letter-carrier. The rate of postage is then one cent each if the matter does not exceed two ounces in weight, and two cents for any weight in excess of two ounces.

#### THIRD CLASS-MISCELLANEOUS PRINTED MATTER.

The rate of postage on this class of matter is: One cent for each two ounces or fraction thereof.

Packages of this class must be fully prepaid, or they will not be forwarded.

Mailable matter of the third class includes printed books, transient newspapers and periodicals, regu-

Mailable matter of the third class includes printed books, transient newspapers and periodicals, regular publications, designed primarily for advertising purposes, circulars and other matter, wholly in print (not of the Second Class), proof sheets and corrected proof sheets, and manuscript copy accompanying the same, and commercial papers partly printed.

The weight of a single book is not limited, but all other packages of this class mustinot exceed the weight of four pounds. Regular publications designed primarily for advertising purposes are:

 Those owned and controlled by one, or several business concerns, and conducted for the advancement of the business or trade of those who own them.

2. Those which, having no genuine or paid-up subscriptions, insert advertisements free, on the condition that the advertiser will pay full price for any number of papers which are sent to persons whose names are given to the publisher.

3. Those who do advertising only, and whose columns are filled with long editorial puffs of firms or individuals who buy a certain number of copies for distribution.

4. Pamphlets containing marked quotations, and the business cards of various business houses opposite the page containing the quotation.

5. Publications largely devoted to a particular trade or profession, whose editorial correspondence, and the burden of whose information, relate to that trade or profession, and designed to subserve the business interests of those proprietors who may be engaged in such trade or profession, by advertising or calling attention to the nature of such business.

When circulars, handbills, advertising sheets, transient newspapers, or any other printed matter of the third class, are sent in bulk from one postoffice to another, with the intention of having them distributed throughout the boxes, or general delivery of the office to which they are addressed, or by letter

carriers, the bulk package must not exceed four pounds in weight, and must be fully prepaid at the rate of one cent for each two ounces or fraction thereof, and the proper drop rate at the office of destination be affixed by the sender to each separate circular or package.

All packages of matter of the third class must be so wrapped or enveloped, with open sides or ends, that the contents may be easily withdrawn for examination, and restored without destruction to, or mutilation of, the same.

Third class printed matter must be either placed under band, upon a roller, between boards, in a case open at one side, or at both ends, or in an unclosed envelope, or simply closed in such a manner as not to conceal the nature of the packet, or, lastly, tied by a string easy to unfasten.

A package of third class may contain any number of articles of that class. All legitimate binding, mounting, or covering of a book, &c., or of a portion thereof, is permissible, whether such binding, &c., be loose or attached; as also rollers in the case of prints or maps, markers, (whether of paper or otherwise); in the case of books, pens, or pencils, in the case of pocket-books, &c., and, in short, whatever is necessary for the safe transmission of such articles, or usually appertains thereto; but the binding, rollers, pens, or pencils, &c., must not be sent as a separate package at third class rates.

Packages will not be forwarded or returned in consequence of misdirection by persons mailing or removal of the person to whom directed, without stamps for the full repayment of the postage be furnished to the postmaster. Matter of the third or fourth class, enclosed in sealed envelopes notched at the ends, or having the corners cut off, cannot readily be withdrawn for examination without endangering the envelope, and is, therefore, subject to postage at the letter rate.

Upon matter of the third class, or upon the wrapper enclosing the same, the sender may write his own name or address thereon with the word "from" above or preceding the same, and in either case may make simple marks intended to designate a word or passage of the text to which it is desired to call attention. There may be placed upon the cover or blank leaves of any book, or of any printed matter of the third class, a simple manuscript dedication or inscription that does not partake of the nature of personal correspondence.

Printed Matter is defined to be the reproduction upon paper by any process, including matter prepared by the electric pen and papyragraph process, except that of hand writing, of any words, letters, characters, figures, or images, or of any combination thereof not having the character of an actual and personal correspondence. This cannot be ascribed to the following, viz:

- 1. To the signature of the sender or to the designation of his name, of his profession, of his rank, of the place of origin, and of the date of despatch.
  - 2. To a dedication or mark of respect offered by the author.
- 3. To the figures or signs merely intended to mark the passages of a text in order to call attention to them.
  - 4. To the prices added upon the quotations or price current of exchange or markets, or in a book.
- 5. To all commercial papers partly printed, such as papers of legal procedure, deeds of all kinds, way bills or bills of lading, invoices, and the various documents of insurance companies, circulars, hand bills, etc.
- 6. To instructions or requests to postmasters to notify the sender in case of the non-delivery of matter, so that he may send postage for its return.

Lastly. To annotations or corrections made upon proofs of printing, and necessary to the completion of the typographical appearance, but they should not extend beyond it and embrace matter such as the quality of the paper on which the publication is to be printed, or the binding in which it is to be bound, or other matters of a like character.

A circular is defined to be a printed letter, which according to internal evidence is being sent in identical terms to several persons. A circular shall not lose its character as such, when the date and name of the addressed, and of the sender shall be therein written, nor by the correction of mere typographical errors in writing.

#### FOURTH CLASS-MERCHANDISE, SAMPLES, ETC,

Mail matter of the fourth class includes all that is not embraced in the first, second, or third class and many, which under the old law were rated with letter postage, as matter to which no special rate of postage was attached, belong now to the fourth class, and are subject to a postal charge of one cent per ounce; such as, for instance, drawings, plans, designs, original paintings in oil or water colors, etc.,—articles which are not in form or nature liable to destroy, deface, or otherwise damage the contents of the mail bag or harm the person of any one engaged in the postal service. Packages will not be forwarded or returned in consequence of misdirection by persons mailing, or the removal of persons to whom directed, without stamps for the full repayment of postage be furnished to the postmaster.

The rate of postage on this class of matter is: One cent for each ounce or fraction thereof. All matter of the fourth class must be so wrapped or enveloped with open sides or ends, that the contents may be easily withdrawn for examination, and restored without destruction to, or mutilation of, the same.

The weight of a single book is not limited, but all other packages of this class must not exceed the weight of four pounds.

Upon any package of matter of the fourth class the sender may write or print his own name or address, preceded by the word "from," and there may also be written or printed the number and names of

#### INSURANCE YEAR BOOK.

the articles enclosed; and the sender thereof may write or print upon or attach to any such article by tag or label a mark, number, name, or letter for purpose of identification, but the price may not be thus marked.

Articles of the fourth class, which are in their form or nature such as to destroy, deface, or otherwise damage the contents of the mail bag, or harm the person of any one engaged in the postal service, may be transmitted in the mails when they conform to the following conditions:

- r. They must be placed in a bag, box, or removable envelope made of paper, cloth or parchment.
- 2. Such bag, box, or envelope must again be placed in a box or tube made of metal or some hard wood with sliding clasp or screw lid, of a form submitted to and approved by the Post Office Department.
- 3. In case of articles liable to break, the inside box, bag or envelope must be surrounded by saw-dust, cotton, or spongy substance.
- 4. In case of sharp-pointed instruments, the points must be capped or encased so that they may not by any means be liable to cut through their enclosure, and where they have blades, such blades must be bound with wire, so that they shall remain firmly attached to each other.
- 5. The whole must be capable of easy inspection. No liquids, poisons, explosive or inflammable articles, fatty substances easily liquefiable, live animals, insects, or reptiles, nor substances exhaling a bad odor, shall be admitted to the mails in any case. Fackages containing liquids, poisons, explosive and inflammable articles, fatty substances easily liquefiable, live or dead animals (not stufied), insects, and reptiles, fruits or vegetable matter, confectionery pastes or confections, and substances exhaling a bad odor are regarded as in themselves, either from their form or nature, not admissible under any circumstances, to the mails.

#### REGISTRATION.

All mailable matter, except that of the second-class, may be registered upon the payment of a registration fee of ten cents per package. All such matter is subject to the conditions applying to its class the same as if sent in the ordinary manner.

Each package offered for registration must bear the full name and address of the person sending it and a receipt will be returned from the person to whom the package is directed.

#### POSTAGE STAMPS.

Postage stamps must be used in spayment of postages on all matter of the first, third, and fourth classes.

Stamps cut from stamped envelopes cannot be received in payment of postage.

The value of the stamps impressed on wrappers spoiled in directing, if preserved in a whole condition and taken to a postmaster, will be refunded in ordinary postage stamps.

#### MONEY ORDERS.

#### DOMESTIC RATES.

At certain post offices, designated as money offices, lists of which, revised from time to time, may be found in the issues of the United State Official Postal Guide. Money orders are issued payable at any other money order office upon which it may be drawn, at the following rates.

Never send the order in the same letter with the information required on payment thereof.

On orders not exceeding \$15...... 10 cents. On orders over \$30 and not exceeding \$40...... 20 cents On orders over \$15 and not exceeding \$0....... 15 " On orders over \$40 and not exceeding 50....... 25 "

Be careful on taking out a money order to state correctly the given name as well as the surname of the person in whose favor it is to be drawn. Neglect of these instructions will risk the loss of money, besides leading to delay and trouble in obtaining payment.

More than one endorsement is prohibited by law, and will render an order invalid and not payable. The signature to the receipt on the face of the order should be that of the person who presents and receives payment of the same.

If a money order is lost, a certificate should be obtained from both the paying and issuing Post-masters that it has not been paid, and the Department at Washington on application of the post-master who issues or pays it.

If a money order is not collected within one year from date it is invalid, and can only be paid by the Department at Washington on application through the postmaster who issues or pays it.

No more than three orders will be issued in one day to the same remitter, and in favor of the same payee, payable at the same post-office.

#### FOREIGN INTERNATIONAL RATES.

Certain money order officers are also designated as Foreign or International Money Order Offices, either for one or for more than one of the various foreign countries,

Postal conventions for the exchange of money orders have been concluded with Switzerland, Great Britain and Ireland, Germany, Italy and Canada.

The exchange of money orders between the United States and each of the countries mentioned is effected through the agency of "International Exchange Offices," of which New York is the office on the part of the United States. Hence, an international money order cannot be drawn by a postmaster in either country directly upon a postmaster in the other, but must be drawn upon the international exchange office.

#### FOREIGN INTERNATIONAL MONEY ORDER RATES.

#### Rates to Great Britain and Ireland.

#### [\$4.86 to the Pound sterling]

n a	n orde:	r not	exce	eding	•		\$10	25
	"	over	\$10	anu n	ot exc	ceeding	20	50
		over	20	60	"		30	
	**	over	30	**	"		40	
	**	over	40	"	**	**	50	

#### Rates to the German Empire. [23% cents per mark.]

n c	orders r	ot exc	eed	ling			8	j	15
••		over	\$5	and	not	exceeding	IO		25
	**	over	10		••		20		50
	44	over	20	**	••	**			
	**	over	20	•6	"			\$r.	
••		over	40	"	**				
			•				<b>J</b> -		.,,

#### Rates to Italy.

[5.18 lire to the dollar.
---------------------------

On o	rders	not exc	ceed	ing			\$10
**	**	over	\$10	and	not	exceeding	20 50
**	•••	over	20	•••		••	30
4.6	**	over	20	**	**		40\$1.00
**	**	over	40	**	"	**	50 1.25
					•		

#### Rates to Switzerland.

#### [5.18 francs to the dollar.]

On	orders i	iot exc	eedi	ing			10	25
••	**	over	\$10	and	not	exceeding	20	-3
**		over	20	**			30	30
	**	over				44	40	75
**	**	over	40	"	"	**	50	

Orders can be obtained via Switzerland, on the following countries (subject, however, to the rates of the Swiss Department to those countries): Austria, Belgium, Denmark, France and Holland.

#### Rates to the Dominion of Canada.

A money order must not be drawn for a larger sum than fifty dollars, and must not contain a fractional part of a cent. The fees for the issue of Canadian money orders are as follows:

On	orders	not	exceed	ling	•			310	20
**	**	**	over	\$10	and	not	exceeding	20	40
44	**	"	over	20	44			30	60
**	**	46	over	30	**	64	4.4	40	80
**	**	"	over over	40	**	**	4.4	50\$	1.00

Persons sending money orders to Canada, must give the full name and address of the remitter, inasmuch as payment thereof cannot be obtained unless the payee is able to furnish that information to the paying postmaster.

#### FOREIGN MAILS.

The exchange of correspondence between the United States and foreign countries is regulated by postal treaties establishing the rates and conditions of exchange, or by and in pursuance of legislation by Congress. Postal Conventions are in force with the countries named below:

#### UNIVERSAL POSTAL UNION.

Since April 1, 1879, the General Postal Union Treaty, concluded at Berne, October 9, 1874, has been replaced by the "Universal Postal Union Convention," concluded at Paris, June 1, 1878, which modifies in certain particulars the Postal Union rates and regulations established by the Treaty of Berne.

The territory of the Postal Union has been enlarged, and comprised on the 1st of June, 1879, the following countries and colonies:

ARGENTINE REPUBLIC. Austria-Hungary, including the Principality of Lichtenstein. BELGIUM. BERMUDAS.

BRAZIL. BRITISH COLONIES on West Coast of Africa (Gold Coast, Lagos, Senegambia, and Sierra Leone.) BRITISH GUIANA.

BRITISH HONDURAS. BRITISH INDIA: Hindostan and British Burmah (Ara-can, Pegu, and Tenasserim), and the Indian Postal Establishments of Aden, Muscat, Persian Gulf, Gandur, and Mandalay.

Canada.

CEYLON.

DANISH COLONIES of St. Thomas, St. Croix, and St. John.

DENMARK, including Iceland and the Faroe Islands. Egypt, including Nubia and Soodan.

FALKLAND ISLANDS. FALKLAND ISLANDS.
FRANCE, including Algeria, the Principality of Monaco and French post-office establishments at Tunis, Tangier (Morocco), and at Shanghai (China); Cambodia, and Tonquin.

FRENCH COLONIES. 1. In Asia: Fren h establishments in India (Chandernagore, Karikal, Mahé, Pondicherry, and Yanaon), and in Cochin China (Saigon, Mythio, Bien-Hoa, Poulo-Condor, Vingh-Long, Hatien, Tschandok).

2. In Africa: Senegal and dependencies (Goree, St. Louis, Bakel, Dagana), Mayotte and Nossi-bé, Gaboon, Reunion (Bourbon), Ste. Marie de Madagascar.

3. In America: French Guiana, Guadaloupe and dependencies (Desirade or Deseada, Les Saintes, Marie Galante, and the north portion of St. Martin), Martinique, St. Pierre, and Miquelon.

4. St. Central, New Caledonia, Tahiti, Marquessa Les.

A. In Oceanica: New Calectonia, Tahiti, Marquesas Islands, Isle of Pines, Loyalty Islands, the Archipelagoes of Gambier, Toubouai, and Tuamotou (Low Islands.)

GERMANY, including the Island of Heligoland.

GREAT BRITAIN AND IMPLAND, including Gibraltar, Malta, the dependencies of Malta (Gozzo, Comino and Cominotto), and the Island of Cyprus. GREECE, including the Ionian Isles.

GREENLAND

GREENLAND.

HONDURAS, Republic of, including Bay Islands.

HONG KONG and the post-offices maintained by Hong

Kong at Kiung-Chow, Canton. Swatow, Amoy, Foochow, Ning-po, Shanghai, and Hanlow (China), and

Hai-Fung and Hanoi (Tonquin).

ITALY, including the Republic of San Marino and the

Italian offices of Tunis and Tripoli in Barbary.

AMAICA.

JAPAN and Japanese post-offices at Shanghai, Chee foo, Chin-kiang, Hankow, Zing-po, Foo-chow, New-chwang, Kiu-kiang, and Tien-tsin (China), and at Fusam-po (Corea).

LABUAN. LIBERIA

UXEMBURG.

MAURITIUS and dependencies (the Amirante Islands, the Seychelles and Rodregues.)

Mexico. MONTENEGRO.

NETHERLANDS.

NETHERLAND COLONIES,— II. In Asia: Borneo, Sumatra, Java (Batavia), Billi-ton, Celebes (Macassar), Madura, the Archipelagoes of Banca and Rhio (Riouw), Bali, Lombok, Sumbawa,

Flores, the S. W. portion of Timor, and the Molucas. 2. In Oceanics: The N. W. portion of New Guinea (Papua).

3. In America: Netherland Guiana (Surinam), Curacoa, Aruba, Bonaire, part of St. Martin, St. Eustatius and Saba.

NEWFOUNDLAND.

NORWAY. Persia.

PERU.

PORTUGAL, including the Island of Madeira and the Azores. PORTUGUESE COLONIES.

In Asia: Goa, Damao, Diu, Macao and part of Timor.

2. In Africa: Cape Verde, Bissao, Cacheo, Islands of St. Thome and Pr.nce's Ajuda, Mozambique, and the province of Angola.

ROUMANIA (Moldavia and Wallachia.)

RUSSIA, including the Grand Duchy of Finland. SALVADOR.

SERVIA.

SERVIA.

SPAIN, including the Balearic Isles, the Canary Islands, the Spanish possessions on the north coast of Africa, (Ccuta, Pefion de la Gomera, Alhucemas, Melilla, and the Chaffarine Islands), the Republic of Andora, and the postal establishments of Spain on the west coast of Morral (Training Property of Spain on the West Coast of Morral (Training Property of Morocco (Tangier, Tetuan, Larrache, Rabat, Mazagan, Casablanca, Saffi and Mogadore). SPANISH COLONIES

1. In Africa: Islands of Fernando Po, Annobon and Corisco.

2. In America: Cuba and Porto Rico.
3. In Oceanica: The Archipelagoes of the Mariana
(Ladrone), and the Caroline Islands.
4. In Asia: The Philippine Archipelago (Luzon with

Manilla, Mindanao, Palawan, Panay, Amar, etc.)
Straits Settlements (Singapore, Penang and Malacca.) SWEDEN. SWITZERLAND.

TRINIDAD, W. I.
TURKEY (European and Asiatic.)

### GENERAL CONDITIONS AND REGULATIONS GOVERNING THE TRANSMISSION OF MAIL MATTER TO FOREIGN COUNTRIES.

POSTAL CARDS,-Postal cards must be forwarded without cover. One of the sides must be reserved for the address alone, and the communication written on the other side. It is forbidden to join or to attach to postal cards any article whatever.

PRINTED MATTER OF ALL KINDS.—The following are considered as printed matter, viz.: Newspapers and periodical works, books, stitched or bound, pamphlets, sheets of music, visiting cards, address cards, proofs of printing, with or without the manuscripts relating thereto, engravings, photographs, drawings, plans, geographical maps, catalogues, prospectuses, announcements and notices of various kinds, whether printed, engraved, or lithographed, and in general all impressions or copies obtained upon paper, parchment, or card-board, by means of printing, lithographing, or any other mechanical process easy to recognize, except the copying press.

The following are excluded from the reduced postage, viz.: Stamps, or forms of prepayment, whether obliterated or not, as well as all printed articles constituting the representative sign of a monetary value.

The character of actual and personal correspondence cannot be ascribed to the following, viz.:

1. To the signature of the sender or to the designation of his name, of his profession, of his rank, of the place of origin, and of the date of the despatch.

2. To a dedication or mark of respect offered by the author.

3. To the figures or signs merely intended to mark the passages of a text, in order to call attention to them.

4. To the prices added upon the quotations or prices current of exchange or markets.

5 and lastly. To annotations or corrections made upon proofs of printing or musical compositions, and relating to the text or to the execution of the work.

Printed matter must be either placed under band, upon a roller, between boards, in a case open at one side or at both ends, or in an unclosed envelope, or simply folded in such a manner as not to conceal the nature of the packet; or, lastly, tied by a string easy to unfasten.

Address cards and all printed matter presenting the form and consistency of an unfolded card may be forwarded without band, envelope, fastening, or fold.

The maximum weight of printed matter is fixed at 2 k lograms (4 pounds 6 ounces).

COMMERCIAL PAPERS.—The following are considered as commercial papers, viz.: All instruments or documents, written or drawn wholly or partly by hand, which have not the character of an actual and personal correspondence. such as papers of legal procedure, deeds of all kinds drawn up by public functionaries, way-bills or bills of lading, invoices, the various documents of insurance companies, copies or extracts of deeds under private seal written on stamped or unstamped papers, scores or sheets of manuscript music, manuscripts of works forwarded separately, etc.

Commercial papers must be forwarded under band or in an open envelope.

The maximum weight of commercial paper is fixed at 2 kilograms (4 pounds 6 ounces).

Samples.—Samples of merchandise must conform to the following conditions:

They must be placed in bags, boxes, or removable envelopes in such a manner as to admit of easy inspection.

They must not have any salable value, nor bear any manuscript other than the name or profession of the sen the address of the addressee, a manufacturer's or trade mark, numbers, and prices.

They must not exceed 250 grams in weight (8½ ounces), or the following dimensions: 20 centimeters (8 inches) in length, 10 centimeters (4 inches) in breadth, and 5 centimeters (2 inches) in depth.

REGISTERED ARTICLES.—Any article of mail matter may be registered, subject to the ordinary prepaid rate of postage upon the article, according to its nature, in addition to the registration fee of 10 cents.

No fee will be charged for returned receipts of registered articles in cases where such receipts are requested.

Uniform rates of postage, without regard to distance or routes of conveyance, will be levied and collected in the United States on and after April 1, 1879, on the correspondence exchanged with all countries and colonies of the Universal Postal Union, except Canada.

The prepayment of the Union postage on ordinary letters is optional, but the postage on all other articles must be at least partially prepaid.

Payment of postage on every description of correspondence can be effected only by means of postage stamps valid in the country of origin, for the correspondence of private individuals. Official correspondence relative to the postal service, exchanged directly between the respective Postal Administrations of the Union, is alone exempted from this requirement and admitted free of postage.

ARTICLES GROUPED TOGETHER.—It is permitted to inclose in the same packet samples of merchandise, printed matter, and commercial papers, but subject to the following conditions:

- 1. That each article taken singly shall not exceed the limits which are applicable to it as regards weight and size.
  - 2. That the total weight must not exceed 2 kilograms (4 lbs. 6 ozs.) per package.
- 3. That the minimum charge shall be 5 cents when the packet contains commercial papers, and 2 cents when it consists of printed matter and samples.

ARTICLES EXCLUDED FROM THE MAILS. It is forbidden to send by mail:

- 1. Letters or packets containing gold or silver substances, pieces of money, jewelry or precious articles.
- 2. Any packet whatever containing articles liable to customs duty.
- 3. Articles other than letters which are not prepaid at least partly, or which do not fulfil the conditions required in order to enjoy the reduced rate.
  - 4. Articles of a nature likely to soil or injure the correspondence.
- 5. Packets of samples of merchandise which have a saleable value, or which exceed 250 grams (834 ozs.) in weight, or measure more than 20 centimeters (8 inches) in length, 10 centimeters (4 inches) in breadth, and 5 centimeters (2 inches) in depth.
  - 6. Packets of commercial papers and printed matter of a ll kinds, the weight of which exceeds a kilograms.

There is, moreover, reserved to the Government of every country of the Union the right to refuse to convey over its territory, or to deliver as well, articles liable to the reduced rate in regard to which the laws, ordinances or decrees which regulate the conditions of their publication or of their circulation in that country have not been complied with, as correspondence of every kind which evidently bears inscriptions for bidden by the legal enactments or regulations in force in the same country.

### GUATEMALA.

Letters, newspapers, unsealed circulars at newspaper rates, pamphlets, periodicals, books, and other kinds of printed matter may be exchanged in the mails with Guatemala.

All printed matter must be sent in narrow bands, open at the sides or ends, and is subject to the laws and regulations of each country, respectively, in regard to its liability to be rated with letter postage when containing written matter, or for any other cause specified in said laws and regulations.

Bound or unbound books weighing over two pounds cannot be sent, except at letter rate of postage.

Correspondence of all kinds received from Guatemala is liable on delivery in the United States, to the rates of postage given in the table for matter sent to Guatemala.

### ECUADOR.

Letters, and manuscript subject by the laws of either country to letter rate of postage, newpapers, and prints of all kinds in sheets, in pamphlets, and in books, sheets of music, engravings, lithographs, photographs, drawings, maps and plans, comprise the correspondence exchangeable with Ecuador.

All correspondence, except letters, and manuscript subject to letter postage, is transmissible under the same regulations and restrictions as are stated above for Guatemala (the limit of books excepted), and is also subject to the laws of each country in regard to its liability to customs duty, if containing dutiable goods.

Correspondence other than letters received from Ecuador is liable, on delivery in the United States, to the rates of postage given in the table for matter sent to Ecuador.

### PARAGUAY AND URUGUAY.

All correspondence should be directed via England. See table of rates of postage for postage to which such matter is now subject.

### VENEZUELA.

The correspondence exchangeable with Venezuela is the same as that described under Ecuador.

Mail-matter other than letters must be inclosed in narrow bands, or covers, open at the sides or ends, so as to be easily examined, subject to the laws and regulations of each country, respectively.

Domestic rates of postage are chargeable on all correspondence received from Venezuala

### THE HAWAIIAN KINGTOM (SANDWICH ISLANDS).

Letters, newspapers, and printed matter of every kind are exchangeable.

All correspondence, except letters, received, is chargeable on delivery with the rates for matter sent.

### NEW ZEALAND.

For the correspondence exchangeable, see the Hawaiian Kingdom, above. Letters may be registered with fee and postage prepaid. Letters unpaid, or prepaid less than one full rate, cannot be forwarded, but insufficiently-paid letters, on which a single rate or more has been prepaid, will be forwarded, charged with the deficient postage.

Newspapers and all printed matter are subject to the laws and regulations of each country, respectively, in regard to their liability to be rated with letter postage, when containing written matter, or for any other cause specified in said laws and regulations, as well as in regard to their liabilities to customs duty under the revenue laws.

Correspondence of all kinds, prepaid in full in New Zealand, is delivered free of charge in the United States.

### NEW SOUTH WALES.

Exchangeable correspondence comprises letters (ordinary and registered), newspapers, printed matter of every kind, and patterns and samples.

The provisions relative to unpaid and insufficiently prepaid letters to New Zealand, as above stated, are applicable in the case of New South Wales.

Correspondence of all kinds, if prepaid in full in New South Wales, is delivered free of charge in the United States.

### QUEENSLAND.

Exchangeable correspondence comprises letters (ordinary and registered), newspapers, printed matter of all kinds, and patterns and samples of merchandise.

Newspapers, printed mat.er, and patterns and samples of merchandise, are subject to the laws and regulations of each country, respectively, in regard to their liability to be rated with letter postage, when containing written matter, or for any other cause specified in said laws or regulations, as well as in regard to their liability to custom duties.

The postage on all mail-matter is to destination.

### CHILI, WEST INDIES, CENTRAL AMERICA, ETC.

Under an arrangement with the British and Royal Danish Postoffices, mail communication is maintained with the West India Islands, Central America, the West Coast of South America, British, French, and Dutch Guiana, and Venezuela, by means of the British Mail Packets plying between those points, and Havana, Cuba, King ton, and Bermuda, St. Thomas, W. I., Colon and Panama, respectively.

The rates of postage given in the table include, with the rates for countries with which the United States has no postal arrangements, the charge for British Packet service.

The correspondence transmissible is indicated by the table.

Prepayment is compulsory (except the divisions which are now controlled by the Universal Postal Union Treaty) on all correspondence sent, and the United States Postage, together with the British Packet charge, if unpaid, is collectible upon delivery of matter received in the United States.

### OTHER FOREIGN COUNTRIES.

Correspondence from the United States for foreign countries and places other than those named above, or with which no postal treaties or other postal arrangements have been made by the United States, if forwarded in direct mail by vessels regularly employed in carrying the mails, and not through the intermediary of a country having postal relations with the United States by treaty or other arrangements, is subject to the rates of postage given in the postage-rates table "San Domingo Direct Mail."

Ordinary letters, newspapers, pamphlets, periodicals, books, and other printed matter may be sent in these cases, under the regulations and conditions applicable to the same correspondence in the domestic mails.

Prepayment of postage is compulsory for all correspondence, and the prescribed rates are collectible upon delivery of matter received.

### GENERAL REGULATIONS AND INFORMATION CONCERNING FOREIGN MAIL MATTER.

Address matter in a legible and careful manner. If intended for delivery in a city, include the street and number of the house at which it is to be delivered. The German postal authorities have notified this office that a full compliance with this rule is necessary to insure delivery of matter within their territory.

Attention is called to the fact that, in many cases, as stated in the table of Foreign Postage, other correspondence besides letters may be registered. The postage chargeable is that applying to the same class of correspondence sent in ordinary mail. Where no fee is given there can be no registration.

Letters conveyed in vessels not regularly employed in carrying the mails (commonly called "ship letters") are subject to double rates of domestic postage on delivery.

Letters for countries to which payment of postage is compulsory, when unpaid or insufficiently prepaid, are sent to the dead-letter office, to be opened and returned to the writer.

In order to avoid the delay consequent upon the return through the dead-letter office, of short paid letters addressed to countries to which prepayment of postage is compulsory, care should be exercised in the weighing and stamping of such letters. In case of doubt it is safer to prepay at the higher rate. Delay may also be avoided by writing the name and address of the sender on the cover of letters.

Prepayment of postage on correspondence sent from the United States to foreign countries must be made in United States postage stamps. On correspondence from foreign countries to the United States prepayment must be made in postage stamps of the country of mailing.

The Postmaster-General is by law authorized to collect unpaid postages due on correspondence from foreign countries, in gold or its equivalent in currency, in order to secure the Department from loss on balances due foreign offices.

The amount of postage due on unpaid or insufficiently paid correspondence, received from foreign countries, is plainly marked on the cover by the United States Exchange office through which the correspondence passes, and only the amount so marked as due should be collected.

INSURANCE YEAR BOOK.

The exchange of postal cards is limited to the countries opposite which, in the Table of Foreign Postage, postal card rates are given. They can only be sent to, or received from other countries and places at letter rates of postage.

All liquids, poison, glass, explosive materials, and obscene books and pictures, as well as all articles which, from their nature or form, are liable to destroy, deface, or otherwise injure the contents of the mailbags, or the person of any one engaged in the postal service, are excluded from the mails to foreign countries.

Patterns or samples of merchandise, sent as such in the mails to foreign countries, must not be of intrinsic value, and this includes articles of a salable nature, or whatever may have a market value of its own, apart from its mere use as a pattern or samples, or where the quantity of any material sent as a pattern or sample is so great that it could be fairly considered as having on this ground an intrinsic value.

Prices-current and trade circulars (unsealed) may be sent to Guatemala at newspaper rate of postage, but to all other countries at the rate of postage for "other printed matter."

The public should bear in mind that all matter received in the mails from foreign countries and subject to custom duties, such as watches, jewelry, lace, silk, etc., is liable to seizure by the officers of the customs. Of such seizure, however, the addressee will be duly notified, and requested to pay charges. Such matter, moreover, is subject to letter rates of postage, unless bona fide samples from one mercantile house or manufacturer to another.

Letters for Russia should have the name of the place of destination added in either English, French or German, and if for the smaller towns in Russia, they should bear, as a part of their address, the name of the province or government in which the towns are situated.

To avoid possible errors, the route by which the correspondence is desired to be forwarded should be plainly marked on the face of the correspondence near the address.

Where the correspondence is marked for transmission by a route requiring prepayment, and the amount prepaid is insufficient for that route, the correspondence will be sent by some other route by which prepayment of postage is optional; but if there is no such route, the correspondence will be sent to the dead letter-office.

Where no special regulation is made relative to the transmission of correspondence the domestic regulations will govern. For instance, no printed matter, patterns, or samples can be sent to any foreign country with any communication in writing thereon, except as stated above, or closed against inspection, without being subject to letter rate of postage.

See that every letter, newspaper, or other packet sent by mail is securely folded and fastened. In affixing the postage stamp to the covers of printed matter, see that they do not overlap the covers and adhere in part to the contents, thus, in effect, sealing the package against inspection. Avoid using cheap envelopes, made of thin paper, especially when more than one sheet of paper or any other article than paper is inclosed. Being often handled, and subject to pressure in the mail bags, such envelopes not unfrequently split open, often giving cause of complaint against officials who are entirely innocent in the matter.

A frequent error is to assume that the Department has any control relative to charges made on letters from abroad. Such charges on unpaid or insufficiently prepaid letters are made by the foreign offices, and the Department has no alternative but to collect them.

THERE will be three hundred and sixty-five days in this year, and one will need to save but a few cents every day to pay the premium on a life policy for \$1,000. Just make the calculation to-day and see what the sum would be, and consider whether it would not be worth while to do it. You would live just as long for being insured, and perhaps longer, for knowing that your family was provided for might take from your mind a weight of care and anxiety in case of severe illness. And would not every day be a little happier, and every day's saving for your premiums a delight, remembering, as you do, how careless other men have been, and how their families have paid the penalty of their carelessness? Are you willing that men should pity your family when you are dead because you were not more wise and prudent?

THERE are thousands of men who have not money enough laid up to give them a decent funeral if they should die, and whose families in such a case would be plunged into utter and hopeless poverty. They are living in comfortable circumstances on their wages, and they hardly ever consider how their

families would get along if they themselves should die. It is a question that admits of an easy answer now, because they could now get life insurance that would support their families if they should die; but if they die without insurance the answer will be very difficult.

PLEASE look over the rate tables, and see how much-or how little rather-it would cost you every year to carry an insurance policy of \$1000. Then look at what the resources of your family would be in case of your death, and consider whether or not they would need something of the sort. Then look over your expenditures and consider whether paying for it wouldnot be easier for you than getting along without the proceeds of it would be for them. Then look around on your family and consider whether the consciousness of having thus provided for them would not sweeten every day's toil, and make your heart lighter with every going down of the sun. Then consider that you can obtain life insurance only when health is good and an early death seems unlikely. Having thus considered, ACT.

### FOREIGN POSTAGE TABLE.

Showing the rates of postage chargeable in the United States on Letters, Newspapers, Etc., sent in the Mails to Foreign Countries.

Note.—For full information respecting classification, conditions of form, etc., relative to correspondence for foreign countries, see article under head of "Foreign Mails," preceding this.

(+) stands for weight not limited.

COUNTRIES AND COLOMIES OF POSTAL UNION (SEE ABOVE LIST), Canada excepted. Prepayment of postal cards, newspapers, other printed matter (including commercial papers, 5 cents per packet. Minimum charge for samples, compulsory. Minimum charge for samples colonies. British mail. Make and the paper packet. Minimum charge for samples colonies. British mail. Make and the paper packet. Minimum charge for samples colonies. British mail. Make and the paper packet. Minimum charge for samples colonies. British mail. Make and the paper packet. Minimum charge for samples colonies. British mail. Make and the paper packet. Minimum charge for samples colonies. British mail. Make and the paper packet. Minimum charge for samples colonies. Make and the paper packet. Minimum charge for samples colonies. Make and the paper packet. Minimum charge for samples colonies. Make and the paper packet. Minimum charge for samples colonies. Make and the paper packet. Minimum charge for samples colonies. Make and the paper packet. Minimum charge for compulsory. Minimum charge for compulsory. Minimum charge for samples. Make and the paper packet. Minimum charge for compulsory. Minimum charge for compulsory. Minimum charge for colonies. Minim		Ordin	ARY LETTERS.			RE- TE-			WS - ERS.	PRIN	HER TED TER-	OF	PLES MER- DSE.
COUNTRIES AND COLONIES OF POSTAL UNION (See ABOVE LIST), Canada excepted.  Partial prepayment of postal cards, newspapers, other printed matter (incompulsory). Minimum charge for samples, a cents per packet. See note at foot of table, Africa, West Coast of Spanish, and Portular Ascension, British mail. ————————————————————————————————————	Countries or Places of Destination.	Condition of payment.	Limit of payment.	for 15 grams, or ounce.	Postal cards, each.	Registration 'ce on letters	8	<b>4</b>	Postage on each paper.	Weight fixed for a single rate of postage.	Postage charge for each weight or fraction thereof.	Weight fixed for a single rate of postage,	Postage charge for each weight, or fraction thereof.
Union (See Above List), Canada excepted. Partial prepayment of postal cards, newspapers, other printed matter (incorporate) and prin				Cts.	Cts.	Cts.	Cts.	Oz.	Cts.	Oz.	Cts.	Oz.	Cts.
ples, a cents per packet. (See note at foot of table.) Africa, West Coast of, except Liberia, and British, French, Spanish, and Portuguese Colonies. British mail	Union (See above List), Canada excepted.  Partial prepayment of postal cards, newspapers, other printed matter (including commercial papers), and samples, compulsory. Minimum charge for commercial papers, 5 cents per											Ŋ	
Africa, West Coast of except Liberia, and British, French, Spanish, and Portuguese Colonies. British mail	ples, 2 cents per packet. (See note at	Optional.	Destination.		2	10	10	4	2	2		2	,
Ascension, British mail. U. S. of Col., direct mail	Africa, West Coast of, except Liberia, and British, French, Spanish, and Portu-	-	<b></b>										
Aspinwall, U. S. of Col., via St. Thomas Australia, except New S. Wales, Queensland, and Victoria, via San Frances.	Ascension, British mail	do.	Destination.		1			4		2			
Australia, except New S. Wales, Queensland, and Wictoria, via San France.   do.	Aspinwall, U. S. of Col., direct mail Aspinwall, U. S. of Col., via St. Thomas			5	i	1					2		
Australia, British mail, via Southampton. do. do. do. do. do. do. do. do. do. do	Australia, except New S. Wales, Queens-		do		١		1			ł	ł	,	
Bahamas, direct steamer, from New York. Bogota. (See U. S. of Colombia). Bolivia, British mail, via Colon	Australia, British mail, via Southampton.	do.	Destination.	15				4		2			4
Bogota. (See U. S. of Colombia) Bolivia, British mail, via Colon	Bahamas, direct steamer, from New York.					1	::			-		_	
note at foot of Table.)  Canada.  No samples exceeding eight ounces an be forwarded in the mails. Newspapers to regular subscribers go at bulk rates. "Other printed matter" for Canada is liable to domestic rates of postage.  Cape of Good Hope, British mail	Bolivia, British mail, via Colon		P't of debark.	l		10		4	4	4	10	4	10
Carthagena. (See U. S. of Colombia.) Chatham Island, via San Francisco (See New Zealand.) Chila, British mail, via Aspinwall China, U. S. packet. (See Shanghai.) China, British mail, via Brindisi.) China, British mail, via Brindisi.) China, British mail, via Brindisi.) China, via Russia. (See note at foot of Table. China, via Hong Kong. Rates same as Hong Kong. (See note foot of Table.) China, via France. Same as France. Colombia, U. S. of, direct mail. Colombia, U. S. of, direct mail. Costa Rica (western ports of), direct mail. Costa Rica (eastern ports of), British mail, via Colon	note at foot of Table.)  Canada		Destination.	3	1	10	10	2	1			8	10
Chila, British mail, via Aspinwall	Cape of Good Hope, British mail	_	do.	15		10		4	4	2	3	2	3
China, British mail, via Southampton.). China, British mail, via Brindisi)	Chili, British mail, via Aspinwall	Compulsory.	P't of debark.	17		10		4	4	4	10	4	10
China, via Hong Kong. (See note foot of Table.) China, via France. Same as France. Colombia, Via France. Same as France. Colombia, U. S. of (except Aspinwall and Panama), British mail, via Colon	China, British mail, via Southampton.). China, British mail, via Brindisi.). China, via Russia. (See note at foot of								å				3 5
via Colon	China, via Hong Kong. Rates same as Hong Kong. (See note foot of Table.) China, via France. Same as France. Colombia, U. S. of (except Aspinwall and Panama), British mail, via Colombia, U. S. of, direct mail. Colombia, U. S. of, via St. Thomas	do. do.	do. Panama.	5 13				+	4	2	6		
Ecuador, closed mail, via Panama do.  "Other printed matter, not over one ounce, 2 cents; over two, but not over two ounces, 3 cents; over two, but not over four ounces, 4 cents: being the United States postage only.  Ecuador, British mail, via Colon	via Colon					1		4	4	4			
Counted States postage only and the Ecuador, British mail, via Colon do.  P't of debark. 17 10 4 4 4 1c3 4 10 Fiji Islands, via San Francisco and Syd-	Ecuador, closed mail, via Panama  "Other printed matter, not over one ounce, 2 cents; over one, but not over two ounces, 3 cents; over two, but not over four ounces, 4 cents: being the									4	4		
Fiji Islands, via San Francisco and Syd-	Ecuador, British mail, via Colon	do.	P't of debark.	17		10		4	4	4	1 .	4	10
ney, New South Wales do.   do.   5       +   2   2	Fiji Islands, via San Francisco and Syd- ney, New South Wales	do.	do.	5				+	2	2	1		

### FOREIGN POSTAGE TABLE.—Continued.

	Ordina	ARY LETTER.				GIS- RED TER.	NE		PRIN	TED	SAMI OF N	IER-
COUNTRIES OR PLACES OF DESTINATION.	Condition of payment.	Limit of payment,	Postage for 15 grams, or 1/4 ounce.	Postal cards, each.	Registration fee on letters.	Registration fee on other articles.	Limit of weight for a sin- gle paper.	Postage on each paper.	Weight fixed for a single rate of postage,	Postage charge for each weight, or fraction thereof.	Weight fixed for a single rate of postage.	Postage charge for each weight, or fraction thereof
			Cts.	Cts.	Cts.	Cts.	Oss.					Cts
Formosa, via Hong Kong. See note at foot of Table.)												
foot of Table.) Greytown, British mail, via Colon Guatemala, direct mail "Other printed matter" limited to two pounds.	Compulsory. do. do.	P't of debark. do. do.	13 5 10		10	19.19.11	+++	4 2 2	4 2 1	10 2 1	4	10
Guatemala, via St. Thomas.  Hawaiian Kingdom, direct mail.  The rates for newspapers and other printed matter cover the U. S. postage only. Newspapers to regular sub-	do. do.	do. Destination.	13	==		188	4 2	6	4	3 4	2	3
scribers go at bulk rates.  Hayti, direct mail.  Hayti, via St. Thomas.  Holkar, Italian mail. (Rates same as Reitich India.)	do. do. Optional.	P't of debark do. British Indian	13	==		2.0	+	4	2 2	3	2	3
Hyderabad, Italian mail. (Rates same as British India.) Kalgan (China), Russian mail, via Germany. (See note at foot of table.) Kashmir, Italian mail. (See note at foot), Ladakh, (Little Thibet), Italian mail. See note at foot of table.)	Compulsory.	frontier.										
Madagascar (other than St. Mary's), British mail	do.	Destination.	23				4	6	2	5	2	5
Madagascar (other than St. Mary's), French mail Morocco, except Spanish Possessions on	do.	P't of debark	21				2	4	2	3	2	3
Wysore, Italian mail. (Rates same as British India.) Nassau, New Providence, direct mail.	do. Optional.	do. British Indiar frontier.	15				4	+	2	3	2	3
(See Bahamas.) Natal, British mail Navassa, direct mail New Brunswick. (See Canada.)	do. Compulsory.	Destination. P't of debark	· 15		10	72	+	4 2	2 2	3 2	2	3
New South Wales, direct mail.  New South Wales, British mail, via	do.	Destination.	12		10	••	+	2	4	4	4	4
Southampton New South Wales, British mail, via Brin-	do.	do.	15		10	9	4	4	2	4	2	4
New Zealand, direct mail	do. do.	do. do.	19		10		+	6 2	4	6	4	4
ampton	do. do. do.	do. do. P't of debark	15 19		10		4 +	6 2		6 2	2	4 6
Nicaragua (eastern ports of), British mail, via Colon*Nicaragua, via St. Thomas. Nova Scotia. (See Canada.) Ourga. (China), Russian mail, via Ger-	do. do.	do. do.	13		10		4	6	4 2	3	4 2	3
many. (See note at foot of table.) Panama, direct mail Panama, via St. 1 homas	do.	do. do.	5 13				4	2 4	4	6		
Paraguay, British mail	. do.	do. do.	27				4	7	2	3		
Queensland	do. Optional.	Destination. do.	12 27				+	4		3	4 2	3
Santa Martha, British mail, via Colon Shanghai, direct, via San Francisco Shanghai, via Hong Kong, by British packets. Postal union rates and condi- tions.	.  do.	P't of debark Destination.	. 13 5		10		+	4 2	4 2	10		10

<sup>\*</sup> Seldom sent by this route—generally by Aspinwall.

<sup>(+)</sup> stands for weight not limited,

### FOREIGN POSTAGE TABLE,-Continued.

•	Ordin	ARY LETTERS.			TER	GIS- RED TER.		ws- ers.	PRI	HER NTED TTER.	OF	IPLES MER- DISE.
Countries or Places of Destination.	Condition of payment.	Limit of payment.	Postage of 15 grams, or 1/4 ounce.	Postal cards, each.	Registration fee on letters.	Registration fee on other articles.	Limit of weight for a sin-	Postage on each paper.	Weight fixed for a single rate of postage.	Postage charge for each weight, or fraction thereof.	Weight fixed for a single rate of postage.	Postage charge for each weight, or fraction thereof.
			Cts.	Cts.	Cts.	Cts.	Oz.	Cts.	Oz.	Cts.	Oz.	Cts.
Shanghai, via France. (See China, via France.) Siam, direct mail, via San Francisco Siam, British mail, via Southampton Siam, British mail, via Brindisi Soodan. (See note at foot of table.) St. Bartholomew, via St. Thomas St. Domingo, via St. Thomas St. Lucie, W. I., French mail. Letters only to destination Tasmania. (See Australia.) Tien-Tsin (China) Russian mail, via Germany. (See note at foot of table.)	do. do. do. Optional.	P't of debark. do. do. do. Destination.	10 15 19 13 13				+ + + + + + + + +	2 4 6 4 4 4	2 2 2 2	8 3 5 3 3	2 2 2	8 3 5 3 3
Turks Island, via St. Thomas		do. P't of debark.	13 27				4	4	4 2	6 3		3
Venezuela, direct mail  Newspapers 1 cent per 2 ounces or fraction thereof, with one cent added per each paper.	do.	do.	10				+					
Venezuela, via St. Thomas. Victoria. West Indies (except the Bahamas and those embraced in the Postal Union),	do. do.	do. Destination.	13 12		10		<b>4</b> +	6 2	3	3 4	4	3 4
direct mail	do.	P't of debark.	5				+	2	2	2		
St. Thomas	Optional. Compulsory.	Destination. do.	13		10		+	4	4	6	4	6

Note.—However light may be the weight of a packet of commercial papers or samples for the Postal Union, the postage thereon cannot be less in any case than 5 cents per packet of commercial papers, and 2 cents per packet of samples.

Note.—Correspondence for the Chinese cities of Pekin, Tien-Tsin, Kalgan, and Ourga, sent in the mails to Russia via Germany, is assimilated in all respects to correspondence addressed to Russia. Such correspondence should be marked "Via Russia."

NOTE.—Correspondence for other parts of the Chinese Empire (including Formosa) where foreigners reside, sent vis
Hong Kong, is assimilated in all respects to that for Hong Kong, except that prepayment is obligatory and registration
only effective as far as the Hong Kong Postal Agency nearest the place of destination.

Note.—Postal Union rates and conditions apply to British Indian offices in various Native States within the limits, of Hindostan. To Kashmire, Ladakh (Little Thibet) and Cabul (Afghanistann), in Italian mail, the same rates apply, but prepayment is compulsory, and only to the British Indian frontier.

Note.—The Egyptian postal service has been extended to the following newly made offices in Soodan: Facher, Fachouda, Fozoglon, Gadaref, Karkaugh, Mousallemieh, Obeid and Sennaar. To the following offices in Soodan only ordinary (unregistered) correspondence may be sent: Abou-Hamed and Mattamme (principal agency Barbar): Amedib and Gallabat (principal agency Kassala); Chaka and Fodja (principal agency Obeid); Dara, Kobkabie, Kobe and Kolkol (principal agency Facher); Debba (principal agency Dongola), Halfaie, Kana, and Om Dorman (principal agency Khartoum); and Sennehit (principal agency Massona). Th: names of the principal agencies should be incorporated with the address on correspondence for the above offices.

(+) stands for weight not limited.

### LETTER-CARRIER OFFICES IN THE UNITED STATES.

Cities.	Stations.	No. of Carriers.	Cities,	Stations.	No. of Carriers.	Cities.	Stations.	No. of Carriers.
ALABAMA.  Mobile  CALIFORNIA.		6	Portland  MARYLAND.  Baltimore	-	10	Poughkeepsie Rochester Syracuse Troy		6 23 17
San Francisco	3	42	MASSACHUSETTS. Boston		154	Utica		13
Hartford New Haven		11 14	Fall RiverLawrenceLowell	22	154 4 8 8	Cincinnati Cleveland Columbus	3	72 31 12
DELAWARE. Wilmington		10	Lynn New Bedford		7 7 6	DaytonToledo		12
DIST. COLUMBIA. Washington		37	Salem Springfield Worcester		8 10	PENNSYLVANIA. Allegheny		11
GEORGIA. Atlanta Savannah		6 6	MICHIGAN.  Detroit  Grand Rapids		31	EastonErieHarrisburghLancaster		6 7 5 5
ILLINOIS. Bloomington Chicago Peoria	6	6 157 8	MINNESOTA.  Minneapolis  Saint Paul		7 10	Philadelphia Pittsburgh Pottsville Reading	22	247 34 4
Quincy Springfield		7 4	MISSOURI. Kansas City		. 11	RHODE ISLAND. Providence		9
INDIANA . Evansville		7	Saint Joseph Saint Louis	3	107	SOUTH CAROLINA.		20
Fort Wayne Indianapolis La Fayette		28 4	NEBRASKA. Omaha		6	Charleston TENNESSEE.		8
IOWA. Burlington		6	NEW HAMPSHIRE.  Manchester		5	Memphis Nashville		13 10
Davenport		7 6 5	NEW JERSEY. Camden Elizabeth Hoboken		6	VIRGINIA.  Norfolk  Petersburg  Richmond		5 5 16
KANSAS. Leavenworth		5	Jersey City Newark	2	4 14 24	WEST VIRGINIA. Wheeling		
KENTUCKY.		4	Paterson		7	WISCONSIN. Milwaukee		5 26
Louisville LOUISIANA.		30	AlbanyBrooklyn	4	25 89	Total	<u>87</u>	2,255
New Orleans		47	Buffalo Elmira		34 6	States with Carriers' Offices		20
MAINE. Bangor	i	4	New York Oswego	19	<b>42</b> 9	Districts " " Cities " "		. I 87

### FOREIGN POSTAL CARDS.

United States postal cards may be sent to foreign countries as follows;

Canada, without additional postage.

Algeria, Austria, Azores, Balearic Islands, Belgium, Canary Islands, Denmark, Egypt, Faroe Islands, Finland, France, Germany, Gibraltar, Great Britain and Ireland, Greece, Greenland, Heligoland, Holland, Iceland, Italy, Maderia Islands, Malta, Moldavia, Montenegro, Netherlands, Newfoundland, Norway, Poland, Portugal, Roumania, Russia, Servia, Spain, Sweden, Switzerland, Tangiers, Turkey and Wallachia, one cent additional.

Aden, Burmah, French Colonies in America, Africa, Asia, Oceanica, Guadeloupe, French Guiana, India, Martinique, three cents additional.

Prepayment of postal cards is compulsory.

In every community it happens, sooner or later, that some man dies and leaves his family unprovided for. His wife must bear the burdens of the family support, in addition to her own burden of sorrow; Children must be pinched in educational facilities, in an age when to be ignorant is to be weak. is unnecessary; sometimes it is culpable. If all who have families should insure their lives in a good

company, the bereaved and the fatherless would be cared for without laying grievous burdens upon any; and those who were spared to see their children grow up about them would do so with the happy consciousness that no sudden calamity to themselves could beggar, as well as bereave, their offspring. How many anxious hours such a provision saves a man, none ever knows except he who makes it.

### OFFICIALS OF THE VARIOUS STATES HAVING AUTHORITY IN INSURANCE MATTERS.

STATE.	OFFICERS.	ADDRESS.	TITLE.
Alabama	Willis Brewer	Montgomery	Auditor of State.
Arkansas	John Crawford	Little Rock	Auditor of State.
California	J. C. Maynard	San Francisco	Insurance Commissioner.
Colorado	E. K. Stinson	Denver	Auditor of State.
Connecticut	John W. Stedman	Hartford	Insurance Commissioner.
Delaware	John R. McFee	Wilmington	Insurance Commissioner.
Florida	Walter Gwynn	Tallahassee	State Treasurer. Comptroller. Attorney General.
Georgia	W. L. Goldsmith	Atlanta	Comptroller Gen. of State.
Illinois	T. B. Needles	Springfield	Auditor of State.
Indiana	M. D. Manson	Indianapolis	Auditor of State.
Iowa	B. R. Sherman	Des Moines,	Auditor of State.
Kansas	Orria T. Welch	Topeka	Superintendent of Ins.
Kentucky	B. Leslie	Frankfort	Insurance Commissioner.
Louisiana	William A. Strong	New Orleans	Secretary of State.
Maine	William Philbrick	Augusta	Insurance Commissioner.
Maryland	Jesse K. Hines	Annapolis	Insurance Commissioner.
Massachusetts	Julius L. Clarke	Boston	Insurance Commissioner.
Michigan	Samuel H. Row	Lansing	Commissioner of Insurance
Minnesota	A. R. McGill	St. Paul	Insurance Commissioner.
Mississippi	S. Gwin	Jackson	Auditor of Public Accounts.
Missouri	W. S. Relfe	St. Louis	Superintendent of Ins.
New YorkChurle	John F. Smyth	Albany	Supt. of Ins. Department.
New Jersey	Henry C. Kelsey	Trenton	Secretary of State.
Nebraska	J. B. Weston	Lincoln	Auditor of State.
Nevada	J. H. Kirkhead	Carson City	Governor.
New Hampshire	Oliver Pillsbury	Concord	Insurance Commissioner.
North Carolina	W. L. Saunders	Raleigh	Secretary of State.
Ohio	Joseph F. Wright	Columbus	Superintendent of Ins.
Oregon	R. P. Earhart	Salem	Secretary of State.
Pennsylvania	J. M. Forster	Harrisburg	Insurance Commissioner.
Rhode Island	Joel L. Spencer	Providence	Insurance Commissioner.
South Carolina	Johnson Hagood	Columbia	Comptroller Gen. of State.
Tennessee	M. T. Polk	Nashville	Commissioner of Ins.
Texas	V. O. King	Austin	Insurance Commissioner. Auditor of Public Accounts
Virginia	W. F. Taylor	Richmond	of State.
Vermont	John A. Page	Montpelier	Insurance Commissioners.
Wisconsin	P. L. Spconer, Jr	Madison	Insurance Commissioner.
West Virginia	Joseph S. Miller	Charleston	Auditor of State.
Wyoming	John W. Hoyt	Laramie City	Governor.

### CORRECTED TO YUNE 15, 1879, BY THE VARIOUS OFFICERS OF STATE INSURANCE DEPARTMENTS. TABULAR DIGEST OF STATE INSURANCE LAWS AND REGULATIONS.

### I.—FIRE INSURANCE COMPANIES.

		cal al	leg.		
		doing Legislation  of reciprocal  from the control of the control	Reciprocal legislation		
City or Town License or Tax.	City of Mobile . license, \$100; lice dep'tm't, \$200; Mont-gomery fire department, \$200.	Those doing business of \$89,000 per quar. \$100 per quar. \$100 per \$85,000,\$75 per \$85,000,\$75 per \$100			
Advertising required.		Same as life			
Power of At- torney required.	Each agent	service on the design down to a git design d by co. or local a git General agent Same as life	One	None.	One
Affixing Seal.	£	•			
Agent's Cer- tificate.	<b>50.</b> .50	,	Required to file.		\$2.50
Company's Certificate.	£				
Filing Charter.	, a 1 - 9 - 2 - 2	200			
Filing Statement	\$100, stat'- m't to be filled im- mediately after the 31st Dec.				<b>8</b> 5
Fire Depart- ment Tax.					
County License or Tax.					Not exce'd'g 50% of am't levied by statute.
State License.	on net \$2.50 each agent.	Same as Life		oss re- \$50 cach agent	Ag'ts pay State li-Not exect d'g cense tax \$10 each is one to cense tax \$10 each of anyt co. represented in levied by each county.
State Taxes,	8 8	Premiums.  Bond of \$2,000 re-Same as Life quired from each for payment of taxes.	1% on gross receipts.	ross re- receipt	
Amount of Deposit required.					Florida
STATE.	Alabama	California	Colorado Connecticut Dakota	lumbia	Florida. Georgia

### INSURANCE YEAR BOOK.

									-					
	Reciprocal legislation.	Reciprocal legislation.	Reciprocal legislation.	Reciprocal legislation.			Reciprocal legislation.	Reciprocal Jegislation.	Reciprocal legislation.	Reciprocal	legislation.		Reciprocal. legislation.	Reciprocal legislation.
City or Town License or Tax.					N. Orl'ns &coo			None		None			St. Louis, \$ 100 Reciprocal. lic'se.	
Advertising required.	ital& rat Cap- ital& rat Chi- cago, 15 days. Semi-an l stat-	in the purples dish dianapolis.	Once at Capi- tal and once elsewhere.	Supermicing 1 Synopsis of an- tis attorner for in each co. all co.'s. where the co. does business	One month	A. D.	where comp y has an auth- orized agent. An'l stateme't			certi. 4 times	papers print- ed at Capital or where gen. agent resides.	Each agency weeks in co. where agent is locat'd or in paper at Cap.	None	in each Certif, x time county seat. annually in a
Power of At- torney required.	One	Each agent.	Each agent Once at Capital and once tal and once elsewhere.	of insurance is attorney for all co.'s.		1	Each agent.	One	Ins. Commis-	Ohe		Each agent		<b>H</b>
sə2 gaixifiA								<u>.</u>				<u> </u>	## ##	So cts.
Agent's Cer- tificate.		\$2 semi- annually.					10	<b>%</b> IO	<b>\$</b> 2	es.		\$2.50 to auditor, \$1.50 cl'k chancery court.	<b>\$</b> 1.20	
Company' Certificate							:			46				
Filing Charter.	<del>\$</del> 30		<b>8</b> 25	925				<b>\$</b> 50	<b>\$</b> 30	36				
Filing Statement		Гу.		930	:		stateme't required.		 08	20.		Annual stateme't required.	<b>\$</b> 50	m'nt, 830
Fire Departmen Tax.	*.						:	None. \$25						
County License of Tax.								None					about 3% on net prem- iums.	
State License.					Pr. coc.		yearly.	less \$200.				Agents, \$10		
State Taxes.	Same rate as personal property. Agents taxed on amount of money held on band Money the standard on the standar	State, 3 % on gross. receipts after deducting losses paid in state.	2½ per cent	\$50 each year for the school fund	iums collected	other states on grs. premiums earned in the state.	State, 2 per cent on \$20, renewable net receipts, after yearly. deducting losses.	11/2 % on prem., less	2 per cent	3 per cent				Same rate as other property.
Amount of Deposit required.					6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							Mississippi (c) \$20,000 state or U. \$1,000 S. bonds.		\$25,000 in any state. Same rate property.
STATE.	Illinois	Indiana	Iowa	Kansas	Louisiana		Maine	Maryland	Massachusetts (b)-	Minnesota		Mississippi (c)	Missouri	Nebraska

Reciprocal legislation.		In official state paper r w'k and r w'k in paper gen'l circula'n in Milwaukee.	Опе.		960		<b>\$</b> a5		2 ≸ (i) <b>\$</b> 25			2 per cent	a per cent	Wisconsin
Recip. legis.		m't to be pub.						or				& to,000 or in & 50,000.	less than \$10,000 or more than \$50,000.	West Virginia
		Annual state-				-					\$200	I per cent		ia (Æ)
			for State. Each compa'y	J	**	-				2 :	For Company, \$5.			Vermont
legislation Recip. legis		In a papers of State I time.			to an ag't.	11	285			5 6 a c b		on gross receipts		Texas (c)
Reciprocal		snall direct.	Each agent (k)		\$3;2 certif &	-	\$10	<b>8</b> 25				2½ per cent		Tennessee (f)
		by commiss'r. As comp. gen'l	Each agent									Same as personal		South Carolina
Reciprocal legislation		3 w. in county	Each compa'y one.				<b>e</b>					2 per cent	Rhode Island (e)	Island (e)
			county.	, T	<b>\$</b> 2	2	\$25	\$20.				•	state bonds.	Pennsylvania
,			r age't in each		\$250. \$10			ann'l stat- 'ment \$20				Same as other pro-	Governments	( <i>p</i> )
Reciprocal legislation.		Once a year	attorney. Service on any Once a year	1	\$2, or com-	II		\$25 for 1st license & for each		Tax, average 2 %.			\$100,000 from Com- panies of Foreign	Ohio
Recip. legis.		I t. each year	int			i	-	<b>\$</b> 25			\$100 annually	à per cent		North Carolina
legislation												2 per cent		New York
Reciprocal			att'y for all co's		25	-	20		2 % \$20.			2 per cent		New Jersey
			Ins. commiss'r	-	\$I	-		<b>\$</b> 5			\$5 annually,	I per cent		New Hampshire
			Each agent	-	\$5·····						Each agent, \$25, quarterly.	2 per cent		Nevada
	City or Town License or Tax.	Advertising required,	Power of Attorney required.	sə2 ZaixmA	Agent's Cer- tificate.	Company'	Filing Charter.	Filing Statement	Fire Departmen Tax.	County License or Tax.	State License.	State Taxes.	Amount of Deposit required.	STATE.

(b) General agent required to give bond of \$2,000, with condition to accept service of all lawful process against company, and deposit with Insurance Commissioner of copy of charter and sworm statement. (c) Capital not exceeding \$5,50,000, at deposit ons, \$2,50,000, at the deposit one of attorious authorizes \$2,50,000, at the deposit one at the deposit on \$2,50,000, at the deposit one at the deposit of \$2,50,000, at the deposit of \$2,

# TABULAR DIGEST OF STATE INSURANCE LAWS AND REGULATIONS.

CORRECTED TO JUNE 15, 1879, BY THE VARIOUS OFFICERS OF STATE INSURANCE DEPARTMENTS.

### II.—LIFE INSURANCE COMPANIES.

Tax on Receipts.	License Fees.	Filing Papers.	Statements and other Papers required.	Miscellaneous.	Deposit.	Legislation.	Valuation.
State, 1% on net premiums; \$2 county and city, % to 2%.	\$2.50 to each agent; tax on seal and certificate \$5.	Judge of Probate courts, \$5; statement, \$5.	s. so to each agent; tax on Judge of Probate courts, Each company filing, \$5; seal and certificate \$5. \$5; statement, \$5. copying, \$2 and \$3; state-		Reciprocal	Reciprocal	
premiums	21/2 on net premiums Certificate, \$2 to company Statement, \$10.	Statement, \$10.	Power of attor'y, statement		1	Reciprocal.	
agent that he will	and each agent.  San Francisco, business of \$50,000 pr. qr., \$400 pr. an.; \$25,000, \$300; \$10,000, \$200;	Each paper, \$5; seal, \$1; statement, \$20; charter, \$30.	California Bonds of \$a.coo required from San Francisco, Bonds of Each paper, \$5; seal, Ann. statement, copy of char-Annual statement to principal agent that he will \$50.coo pr. qr., \$40c pr. an.; \$t: statement, \$0.c. ter, certificate of organiza- be published in payer all taxes and conform \$55, coo, \$50c,	Annual statement to be published in daily papers for	Reciprocal. 3 cents per	Reciprocal	3 cents 71,000.
Colorado 1% on gross receipts	\$5,000 or less, \$40.	Names of agents to be filed with Co. clerks.	Names of agents to be Copy of charter or certificate filed with Co. clerks.	One week.			
Unmecucut			power of attorney, certificate of valuation, copy of charter and list of agents.	Aciprocal, the cent per		vecipiocal	
the state of the s	Delaware	Statement, \$5.	Copy of charter; annual Annual statement to Must possess statement. be pub. each year \$10,000 U. in some newspaper S. or State	Annual statement to be pub. each year in some newspaper	statement to Must possess.  b. each year \$10,000 U.  c. newspaper S. or State		
Georgia State, 15; city license, \$10; city \$2 taxes and Co. taxes, quart'ly.		Statement, \$7.50. Statement, \$10; charter,	so each agent Statement, \$7.50. Statem't, chart, and certif., if	pub, at the Capitol. Annual statements to be published in a daily names.	0 4 '	nds. ,000 Reciprocal 3	3 cents per \$1,000.
IndianaState, 3 % on gross receipts after \$2 deducting all losses in the state.	\$2 for each agent, semi- annnually.	Statement, \$5; semi-an- nually.	ficate of valuation; copy ficate of valuation; copy charter, power of atty.  Annually.  To be field in each county, by each agent.	227		Reciprocal.	

				IN	SURANC	E YEA	IK BU	OK.			4
Valuation.	Reciprocal \$10 per million or any part thereof.	r cent per \$1,000.	3 cents per \$1,000.			Reciprocal - \$30 per million		tocent per \$1,000.	\$20,000 at Reciprocal . About \$10 per home or abro'd		t cent per
Legislation.	Reciprocal		Reciprocal			Reciprocal .	•	Reciprocal .	Reciprocal .	Reciprocal	Reciprocal .
Deposit.		bone or abro'd Reciprocal	omy.				ď	Sico,coo at Reciprocal home or abro'd Reciprocal	\$20,000 al		
Miscellaneous.		,	In organizing a co. intention must be published in news- paper of county for 6 weeks.	A dufter on one	with annual state- ment to be publish- 3 weeks succeed- ing in dauly or weekly papers in county where co.	Advertise annual statement 3 t. by commissioner, and 3 t. by 2 t. by company.			Advertise'nt in Jack- son papers one time. No advertising re- quired.	Agents required to advertise statem't and certif. I week in daily, and 4 t. in weekly paper.	1 7 1
Statements and other Papers required,	Charter, \$55; statement, Statem't, certif. of valuation. \$50: certificates, \$2 of policies appt. of agts. for each.	valuation, appointment of agents; power of attorney;	Charter, \$40; statement, Descriptive list of policies, In organizing a co. \$40; additional state—certif. of dep.; certif. val. intention must be ment, \$25; and fees bds. and migres, power of published in newsunder reciprocal law.  att'y, statement, charter. paper of county for the county fo	Statement, etc.		Charter, \$50; ann I state. Statement, power of attorney ment, \$50; certif. Secreti. and agents appointed. fied copy, ea. \$2; copies. of the per, so cts. per fol;	Charter, \$30; statem't, Statement; power of att'y \$20, annually; agents certificates, \$2,	Certificate of deposit, ver- tif, of val., schedule, etc. tif, of val., schedule, etc. \$20; each certificate,	\$2.  Statement; power of att'y Advertise'nt in Jack- \$20,000  Statement and charter, Statem't, val. bds. and mtgc. No advertising re- \$100,000 \$20; seal, \$1; all other val'tion policies, N. Y.	papers, 810.  \$2 ea. certificate issued. Certified copy of charter; Agents required to copy of statem't and certif; and certif; and certif; a reek power of attorney.  in daily, and 4 to in weekly apper.	Power of atty ; certificate of Statement, \$5.   Certified copy of charter and by-laws, statement, etc.   Statement, \$80; certif of e'h   Certified copy och art., state't, etc.   ag't, \$2, filing chart'r, \$90
Filing Papers.	Charter, \$25; statement, \$20; certificates, \$2 for each.	55. 55.	Charter, \$40; statement, \$40; additional state- ment, \$25; and fees under reciprocal law.			Charter, \$50; ann'l state- ment, \$25; certif. & certi- fied copy, ea. \$2; copies of paper, 20 cts. per fol;	Charter, \$30; statem't, \$20, annually; agents' certificates, \$2.	Charter, \$25; statement,	Statement and charter, \$50; annual statem'nt, \$50; seal, \$1; all other	papers, \$10. \$2 ca. certificate issued.	fofe'h t'r,#20
License Fees.	for each agent	school fund, \$50.	agent	\$1,000 annually; city of New Orleans, each company \$500, annually.	It, renewable yearly.	8200	Descriptive list of policies		\$2.50 to auditor; \$1.50 to clerk of Chancery Court. St. Louis, \$100,	\$2, each agent	Each agent \$25, quarterly Company license, \$5; agent's license, \$1.
Tax on Receipts.	2% on gross prem. receipts &2	State, 2% on foreign companies.	State, 21/4 per cent	State, 18 from comp's of other states upon gross amount of premiums earned in state.	iums after deducing losses.	11% on premiums, less losses, & dividends and annuities.		"Specific" tax, 2 per cent 2 per cent on gross premiums.	Privilege tax, \$1,000 annually, \$ and each agent \$100. None	Receipts on net prem., taxed at same rate as other property.	State, 1 per cent  State, 1 per cent  State, 2 per cent  precent agent in lieu of tax or premium.
STATE.	Iowa		Kentucky	Louisiana		Maryland	Massachusetts	Michigan	Mississippi		New Hampshire New Jersey

Taxes on Receipts.	License Fees.	Filing Papers.	Statements and other Papers required.	Miscellaneous,	Deposit.	Legislation.	Valuation.
			Statement; certif. of author- ity, etc.		\$100,000 at home or abro'd	at Reciprocal .	
<u> </u>	State, 2 % on grs. receipts Annually, \$ 200; no county tax upon agents for license	Annual statement, \$25.	y, \$100; no county Annual statement, \$25. Statem't; agents' commission Advertise and license.	Advertise I time. Resident attorney		Reciprocal.	
	Ohio	Annual statement, \$20; certif. of authority, ea. agent, \$2; affixing seal, \$1; copies of papers, 20 cents per folio.	Statement; charter; certifi- Certificate cate of deposit; power of pliance to attorney to each agent. in every where has an age has an agent.	Certificate of compliance to be published once a year in every company where company has an agency.		Reciprocal .	i cent per \$1,000.
<u> </u>	Each company, annually, \$100, gold; each agent, \$10	Certificate of deposit, \$25 issuing license, \$10.	company, annually, Certificate of deposit, \$25 Certificate of deposit; licals is a strong gold; each agent, \$10 issuing license, \$10. in each county.		\$50,000 in Uni- ted States or state bonds.		
		a 5 7 6	annual Statement; power of atty; tificate, copy of charter. al, \$1: ite, \$2.			Keciprocal -	3 cents per
		attorney, \$5.	charter and statement	where located on admission, and an admission, and an- nual statem't six weeks successively		venprocen.	
Same as fire companies Csame as fire companies 1½ per cent on gross premium . receipts.	Charleston, \$100; each agt., \$5.	Filing and statem't, & g	examining Annual statement; power of None. c) Charter; affly, each agent, certified copy of charter; power of atfly authorizes Sec. of S. c) accept service of process. Certified cones of receipt.	None		Reciprocal .	3 cents per \$1,000.
	ny's license, l's license, \$1.	Annual statement, \$20.				Reciprocal as regards deposit.	
<del>-</del>	\$200	9		Annual statement to Not exceeding be published daily \$50,000, n'r less for one week.	Not exceeding \$50,000,n'r less than \$10,000.		
	€300.	Statem ', \$10; certin. \$5. Charter, \$25; statement, \$25; agent's certificate, \$1; affixing seal, \$1.†	Charter, \$25; statement, \$Catement, &c. List of ag'ts, \$55; agent's certificate. \$1; affixing seal, \$1. \ of valuation.	,	Reciprocal .	Reciprocal	i cent per \$1,000.‡
Wyoming Territory Each county, all sorts 1-5 per cent.			Statement from agents				

### THE LAW OF INSURANCE.

STATE legislation, besides the grant of charters to certain insurance companies with the usual provision for their incorporation, management, and the character of their business, designed to secure their health and stability, as well as the public welfare, with a few statutes regarding taxation and state control, has done little in preparing a body of law with special reference to the relation between the insurer and the insured.

The sufficient reason for this is, that the business between these parties is based on a written compact, which is, in almost all respects, subject to general existing law regarding all written contracts. In surance cases, therefore, as they have come before the courts have been mostly questions of fact, rather than of law, or they have involved the proper interpretation of the ambiguous phraseology of the insurance policy.

The wise law that a life policy in favor of a wife cannot be assigned without her consent has enhanced the beneficent provisions of insurance, but the value of the policy, having become her property, is subject to the general law regarding personal estate, in case of her decease before its expiration. So, most of the law pertaining to insurance is not peculiar to it. It is general law applied to the exigencies of insurance as individual cases have arisen. Instead of presenting any digest of insurance cases, or giving the common law of contracts in full, attention is called to the following points in the law of contracts in their bearings upon the character of the insurance policy:

Nature of the Contract Indemnity.—The policy of life insurance is a mere contract to pay a certain sum of money upon the death of the assured, or at some definite future time, in consideration of certain stated premiums to be paid. It is not a contract of indemnity, whether the time for payment be definite or contingent. In Fire and Marine Insurance, the contract involves indemnity, but to the amount named in the policy only, with the payment of only the loss, if this be less than the amount insured.

Special Provisions of the Contract.—There is almost no limit to the items or special provisions which may be involved in a contract between two or more parties who have the requisite age and intelligence to make a legal contract, and all these provisions will hold if the minds of the contracting parties meet in full understanding of all these terms with no fraud or concealment, provided always that none of these specifications are against the general policy of the law and the public good. In this respect the insurance contract is no exception, and

hence insurance policies contain provisions regarding title, ownership, interest, incumbrance, health, habits, occupation, residence and travel, death by suicide, violence, hands of justice, in military service, as well as special restrictions regarding payment of premium, other insurance, assignment of policy, etc.

Insurable Interest.—In both fire and life insurance, the applicant must have an "insurable interest" in the building or life to be insured, as a contract of wager is against the policy of the law; but in life insurance it need not amount to a direct claim upon the insured, such as those of a creditor upon a debtor, but the mutual love and faithfulness of family relations have been held to constitute an insurable interest. Thus the husband has such interest in the wife, as well as the wife in the husband, the sister in the brother who has aided her in loco parentis, and even the father in a minor child. So a man is supposed to have an insurable interest in himself, and an action may be maintained on a policy obtained by a man on his own life, without proving an insurable interest on the part of the person for whose benefit it is made or to whom it has been assigned. If the insurable interest existing when the policy is executed ceases before its expiration, as a creditor's interest in his debtor, the policy is not thereby invalidated.

Misrepresentation and Concealment.-A policy obtained by any fraudulent concealment or misrepresentation of material facts known to be material is void, and immaterial facts which the applicant suspects to be material should be stated. Usually, the application, the conditions and by-laws are so referred to in the policy as to be made by express terms a part of it; if not, the question may arise whether statements in the application are not representations lacking the force of warranty, and doubtful language will be interpreted literally in favor of the object to be accomplished, and most strongly against those for whose benefit it is, especially the language of a policy against its author, the company, so that no doubts or trifles shall defeat the claim of the insured.

Consummation of Contract.—Though flaily executed, an insurance policy has no force until the first premium is paid, which constitutes the valuable consideration without which all contracts between original parties are void; but when the premium is paid subsequently to the issuance of the policy, the policy takes effect, by relation, from the time when the contract of insurance was made.

Extent of Risk.—The same good faith and freedom from fraud which are required in forming the contract must appear in the loss and remedy which terminate it. The policy does not cover loss occasioned by the misconduct of the insured; therefore. wilful burning of one's property, and voluntary suicide, and all fraudulent destruction of what is insured, constitute no claim to payment, whether these are excepted by the policy or not, as the law does not allow any man to take advantage of his own wrong. But simple carelessness and negligence on the part of the insured or his tenants and servants, not amounting to fraud, are covered by the policy, as it is largely the aim of insurance to indemnify people for accidents of various kinds and mishaps which involve many grades of negligence. In this respect insurance contract is exceptional to the general law regarding contracts, which require "ordinary care" in all cases. Of course, particular provisions in the policy against certain specified acts of carelessness, like all such provisions, can be maintained, and gross carelessness, which amounts to bad faith, will invalidate the policy.

Adjustment and Payment of Losses.-The time, amount and conditions of payment, and the time within which notice of loss must be given, are all special provisions of the policy. The time within which suit may be brought to recover for losses incurred has also been legally maintained as a proper provision of the policy, as without it companies may be exposed to fraud which becomes more difficult of detection and proof with the lapse of time, but provisions of the policy limiting the venue and stipulating that action shall be brought only to a certain form, as only within the State where the company is located, are invalid.

### LIFE INSURANCE.

THE following is a summary, giving the essential points of the law of life insurance contracts, as settled by the Courts in the United States. The adjudications from which they are extracted cover the existence of life insurance as a business in this country, the very latest expositions of the law being included:

- I. As a general rule, and unless otherwise provided for, the laws regulating all other written contracts are applicable to, and govern, contracts of insurance.
- 2. Unless otherwise provided for, a solicitor, broker, agent, or other third party, who may be connected with the business, has no authority to bind the principal or contracting parties to make or

ance, any more than he would have in any other written contract.

- 3. The contract of life insurance is between two parties; the insured and the insurer. The agreements of the insured are contained in the written application and the declaration signed by the insured, and the written statements of the friend and physician, signed by them; these are the basis of the agreements of the insurer, which are contained in the policy issued by the company and signed by ts officers.
- 4. False or fraudulent statements in regard to the application, whereby the company is, or may be, deceived, vitiate the contract of insurance, and if the policy be obtained on such statements, or without paying therefor according to agreement of the party, it is void.
- 5. The policy properly issued and delivered becomes a binding contract, and thenceforth its continuance as such depends on a compliance of the party insured with the terms and conditions set forth in the policy itself, which should always be consulted to ascertain what is its real tenor or meaning.
- 6. A policy assignable in its nature may be assigned or transferred absolutely or contingently, according to the agreements of the parties, with notice to and consent of the company, subject to its rule and the rules of the law.
- 7. A policy to a married woman on her husband's life for her sole benefit, and that of her children in case of her death, should be made in her own name, she signing the declaration and other necessary papers herself, or by some one authorized to sign her name; it then becomes hers absolutely, during her life; her husband has no control over it; it can be assigned only by her with her husband's assent. If the wife dies, before her husband, having children. the policy belongs to them as any other personal property would, and they can be divested of it only as they would bank stock or any other personal property. If the wife dies leaving no children, the policy is governed by the laws regulating other personal property of like character left by her.
- 8. A creditor's policy becoming a claim is good for the amount of principal, interest and premiums paid, due to the creditor. A policy assigned to a creditor or other party, whether absolute or conditional, should specify the terms and conditions of the assignment. Notice of a change or fulfillment of its conditions should be given the company, that the rights of all parties may be secured. The true condition of an assignment should, if practicaunmake, or alter or change a contract of life insur- | ble, be stated, that it may be judged of before as-

sented to—the assignee becomes the member instead of the original holder. When a "valuable consideration" is mentioned, it is understood to mean an adequate consideration, and proof thereof is expected.

9. As contracts of this kind named and assignments thereof are important legal documents, no party whatever has a right to change a name, date, figure or fact stated over another's signature without the express authority of the party, and such authority should always appear within the written paper so changed.

### FIRE INSURANCE.

FIRE insurance is a contract whereby the insurer agrees for a consideration, called the premium, to insure property against damage by fire. It is an agreement to pay only the amount of actual loss, provided this is less than the sum insured. The contract should be in writing, but is binding if only oral, and made with any authorized officer or agent The policy is binding on the of the company. company when the premium is paid, and the agreement to insure is made whether delivered or not, or from the time the proposal is accepted by the insurer and notice of acceptance is sent to the insured. Alterations in a policy made by both parties are valid; a material alteration by the insured without the insurer destroys the validity of the contract, but a policy altered by the insurer must be enforced as it was originally made. Mistakes in drafting a policy can be corrected in a court of equity, provided the mistake is mutual and the contract is different from that which both parties intended to make, but the court will not correct it as one of the parties intended it should be.

The insured must have an insurable interest in the property at the time the policy is written; that is, his relations with the property must be such that he would suffer loss if the property should be burned; but a husband may insure his wife's property, and an agent, trustee or consignee may insure the property of the principal. The interest must be actual and not merely expectant. An owner of a limited interest in a thing insured recovers only to the extent of his interest. The insurance by a mortgagee on his own account is but an insurance of the debt, and when the debt is paid the insurance is no longer valid. If the agent of a stock company waives the payment of the premium, the company will be held liable in case of loss, but in mutual com-

panies the general rule is that no officer or agent has any authority to waive a by-law or condition of insurance. Insurance against fire covers only the actual and not the consequential loss; thus, loss of rents, gains and profits cannot be recovered. Actual losses include those which are the immediate consequence of burning, or injuries to the goods by fire engines, removal or breaking in the act of saving them from fire. Goods injured by removal from a house in the vicinity of a fire are not covered by the policy. Goods damaged by removal under apprehension of fire are not covered by insurance. The company has the right to rebuild or repair the premises instead of paying the amount of insurance. In an application for insurance, statements which are warranties cannot be deviated from without rendering the contract void; but it is sufficient if the representations are substantially true and the deviation is not material to the risk. A warranty is a part of the contract, and is the nature of a condition precedent, and a literal compliance is required, while a representation must be believed to be true at the time it was made, and if the party honestly making it is mistaken, he is not responsible. The neglect to disclose every fact material to the risk, even through inadvertence and without fraud, will vitiate the policy; but facts not material to the risk need not be stated unless specially asked.

Any fact is material which, if communicated, would have induced the insurer to demand a higher premium or reject the risk. The insurer is likewise e qually bound to be reasonably diligent in informing himself of the nature of the risk, and should be held to know everything which is open to inquiry. Although the company makes a survey of the property, a policyholder will not be excused when called upon to give information, and he must disclose all matters brought to notice by special inquiry.

The interpretation of the contract of insurance is governed by the following rules: It must describe the parties and the subject of insurance with sufficient distinctness. The intention of the parties must be determined by the instrument, and cannot be derived from or varied by parol evidence, but parol evidence may be used to identify and explain what the written contract is, or the terms and practices of trade. When reference is made in a policy to another document cr paper, the contents become a part of the policy, provided there was an express stipulation that the policy was made and accepted with reference to it.

### FIRE INSURANCE DEFINITIONS.

By W. F. Fox.

ABANDONMENT.—A relinquishment to the insurers by the insured of property covered by insurance.

ABATEMENT .- A reduction of charge or claim.

ABSTRACT.—A report or summary of business transactions.

ACCUMULATION.—The gross assets of a company; also amount of excess over capital.

ACTUARY.—One who estimates values or amounts by mathematical calculation.

ADDITIONAL.—An increase of whatever may appertain to the risk or contract.

ADJACENT.-Contiguous, but not adjoining.

ADJOINING.—Connected, touching, not separated.

ADJUSTER.—One who ascertains values, or amount of loss.

ADJUSTMENT.—The ascertainment of values, or amount of loss.

AGENT.—A person appointed, usually by commission or letter, to represent a company.

AGENCY.—The place where an agent is appointed; also being clothed with the powers of an agent.

AGREEMENT.—The mutual assent of two or more parties to a contract.

ALTERATION.—Changing the original contract.

APPLICATION.—A proposal, or request for insurance; ordinarily a written instrument signed by the insured.

APPLICANT.—One who makes an application.

APPRAISAL.—An estimate or valuation of property—usually by two or more persons especially chosen.

APPRAISER.—One who makes an appraisal, or an estimate of value.

APPRAISEMENT.—Making an appraisal or an estimate.

Arbitration.—The settlement of differences, or of amount of loss, by third parties especially chosen and empowered to effect a settlement.

ARBITRATOR.—One chosen to effect an arbitration, or settlement of differences.

Arson.—At common law.—The malicious burning of the building of another. Commonly the burning of one's own building.

ASSESSMENT.—A proportionate contribution, or levy.

ASSIGNMENT.—A transfer by written endorsement.

Assurance.—Used technically with reference to life insurance, but commonly interchangeable with insurance, life or fire.

Assured.—One who effects insurance; the insured.

AVERAGE.—Proportionate; aggregate proportion.

AVERAGE CLAUSE.—A condition of the insurance contract, providing for making the loss recoverable proportionate with the amount of insurance to the value of the property covered.

AWARD.—The decision, or finding of appraisers, arbitrators, or an adjuster respecting the loss or matter to be determined.

BASIS RATE.—The minimum rate on a building considered with reference to a single non-hazardous occupancy.

BLANK.—A paper referring to insurance, partially made out, usually printed, to be filled and completed with appropriate data, and as a rule to be signed.

BLANKET POLICY.—One covering several subjects generally, under one sum.

BLOCK.—A large residence or business building, constituting an entirety as a structure; also used to designate one side of a square, or plot of ground between two parallel streets, or streets not parallel.

BOARD.—An association of underwriters for professional purposes.

BROKER.—One who acts for either the insurer or the insured, in negotiating insurance. A middle-man.

BUILDING.—The entire substructure and superstructure of an edifice—all embraced in the entirety of construction.

CANCEL.—To terminate a policy or contract of insurance.

CAPITAL.—The basis or guarantee fund of a company or underwriter, upon which credit is obtained, and upon which authority to transact business is predicated.

CARPENTERS' OR BUILDERS' RISK.—Wrongly termed risk—properly the hazard created by building, altering or repairing premises covered by insurance.

CERTIFICATE OF LOSS.—The certificate of official to amount of loss, as required by terms of policy.

CO-INSURANCE.—An insurance where another insurer is jointly liable for loss.

Co-Insurer.—One of two or more insurers on the same property or subject; another insurer jointly liable on the same loss.

COMBINED RISK.—A risk involving two or more adjoining or contiguous risks, as one whole.

COMBUSTION.—Actual ignition, or burning of a substance.

COMMISSION.—The certificate of authority issued by company to agent; also compensation for services as agent.

COMPOSITION ROOF.—A roof of heavy paper, tar and gravel, or cement.

COMPROMISE.—A settlement of differences by mutual concessions.

CONCEALMENT.—The intentional suppression or withholding of a fact relating to the insurance.

CONCURRENT.—Uniform; of like import; worded alike.

CONDITIONS OF POLICY.—The written or printed portions of the contract usually applied to the printed form.

CONSEQUENTIAL LOSS.—An indirect, remote, or resulting loss.

CONSIDERATION.—The money, service, or other valid equivalent for the insurance obtained.

CONTRIBUTION.—The proportionate or equitable share of claim or loss.

COPED.—A top finish or cap to a wall, extending over the sides.

DAILY REPORT.—A copy of the written portion of policy, with a survey or description of the risk by question and answer.

DAMAGES.—The loss sustained, where the property is not totally destroyed.

DANGER.—The hazard or probablility of loss by fire.

DEPRECIATION.—The loss upon or decline in value of property from any cause.

DETACHED.—Sufficiently remote from exposures to avoid ignition or damage from the burning of such exposures. From 75 to 200 feet may constitute detached.

DIAGRAM.—A ground plan or survey of premises, giving the proportions of the risk and its surroundings.

DOUBLE INSURANCE.—Ordinarily, insurance upon property largely in excess of its value; also, two or more insurances on one risk.

DWELLING.—A building constructed for, or used as a residence or habitation.

ENDORSEMENT.—Any writing on policy made after its issuance.

ENTIRE WALL.—A brick, stone, or other equivalent wall, without openings.

EXPOSURE.—A building or combustible thing adjoining, or contiguous to a risk, and by which the hazard is increased.

EXTERNAL HAZARD.—The hazard or danger of fire to a risk from surroundings.

EXTRA-HAZARDOUS.—A risk involving more than the ordinary or average degree of hazard,

FACTORY.—A building where manufacturing is done.

FIRE INSURANCE.—Indemnity for loss of property by fire. See Insurance.

FIRE PROOF.—Not combustible; constructed so as to prevent the inception or spread of fire; ability to resist fire internally and externally.

FIRE WALL.—A wall capable of resisting fire; a wall without openings and rising above the roof sufficiently to protect from fire, usually not less than eighteen inches, and coped.

FIXTURE, PERSONAL.—Anything stationary, independent, or attached to another thing, but removable without spoilation of another thing, or injury to itself. Personal property.

FIXTURE, REAL.—Anything stationary, an improvement, an attachment or connection forming a part of the reality, i. e, a building or other permanent improvement, but not removable without spoilation of another thing or injury to itself. Real property.

FLOATING POLICY.—A blanket or general policy covering several subjects under one sum, usually applied to a policy covering two or more buildings or independent sections, with possibly their contents, under one sum.

FORFEITURE.—An avoidance or vitiation of the contract.

Frame Range.—Three or more frame buildings adjoining or contiguous, or sufficiently near to communicate fire from one to another.

FRAUD.—Willful deception, or criminal omission or commission by the insurer or insured, in a matter relating to the insurance.

FURNITURE.—That which is used for utility or ornament in turnishing premises.

GENERAL POLICY.—One covering several subjects in one sum.

GUARANTY.—A statement or condition declared absolute and warranted as declared; a condition to be fulfilled upon penalty of forfeiture.

HAZARD.—The danger of fire involved in a risk, or its liability to burn from internal or external causes.

HAZARDOUS.—A risk involving only the ordinary or average degree of hazard.

IMPLEMENT.—"A tool, instrument, or utensil."—Webster. Ordinarily an instrument or article used in performing labor, and generally operated by hand.

INCENDIARISM.—The malicious burning of a building.

INDEMNITY.—Payment in full under the contract for loss of property by fire.

INHERENT HAZARD.—The danger or liability to burn from causes inherent in the risk.

Insurance.—A system of finance involving fire hazard; also a system of compensation for loss of property by fire; also the contract of indemnity entered into; also amount covered by policy; also amount of indemnity.

INSURANT.—One who effects or secures insurance on property; the insured.

INSURABLE INTEREST.—A legal, bona fide moneyed interest in property.

INSURER.—One who insures; the underwriter issuing policy.

INSURED.—One who is insured; the insurant; the beneficiary.

INVENTORY.—An itemized schedule of property.

INVOICE.—An itemized schedule of property purchased, or bill of items.

ISOLATED.—Detached; remote from exposure.

JOINT INSURANCE.—Insurance in which two or more persons are jointly interested, based upon joint interest in property.

LEDGED WALL.-A wall with projections for timbers or supports to rest upon.

LIMITATION.—The time when claim for loss becomes payable under terms of policy; also the time within which suit at law must be brought by assured to recover amount of loss.

LINE.—The amount of insurance covered by policy and involved in one hazard.

LOCAL AGENT.—An agent for a particular place or locality.

Loss.—The amount of property damaged or destroyed covered by insurance, or the amount for which claim is made under policy.

MACHINERY .- "Any complicated piece of workmanship." - Webster.

MACHINERY-FIXED.-A combination of mechanical appliances, or a machine and its connections, used in aid of labor, and necessarily stationary or fixed in permanent position, usually by attachment to floor, wall, or ceiling of building.

MACHINERY-MOVABLE.-Machinery not necessarily stationary, or fixed in position by attachment, but subject to change of situation, or removable without loss or injury.

MAXIMUM RATE.—The highest rate upon property.

MINIMUM RATE.—The lowest rate upon property.

MORAL HAZARD .- The hazard or danger arising from the carelessness or criminality of the insured, or attaching to property configuous to the risk covered.

NON-CURRENT.-Unlike; different in import; covering different subjects.

NON-HAZARDOUS.—A risk not involving the ordinary or average hazard of property.

NON-LIABILITY.—Not liable for loss under the policy.

OMNIBUS BLOCK.—A building occupied as an entirety for various purposes, and usually by various occupants.

OPEN-POLICY.—One in which the amount of insurance is not stated at the time of writing, but to be eatered by subsequent endorsement.

OTHER INSURANCE.—Additional insurance on the same subject.

OVER-INSURANCE.—An insurance exceeding the value of the property.

OVER-VALUATION.—A valuation of property in excess of actual value.

PARAPET WALL.—Sometimes used to designate a fire-wall, from the fact that the parapet wall proper would probably rise above roof sufficiently to guard against fire in the roof. A parapet wall is not necessarily a fire-wall.

PARTIAL Loss.—A loss upon property covered, amounting to less than the insurance.

PARTY-WALL.-A wall used or owned in common between two adjoining buildings, otherwise distinct.

PERPETUAL POLICY.—One not expiring by limitation; also one where the annual premium is derived from a deposit made with the insurer by the insured.

POLICY.—The instrument or evidence of the contract made. Policies are ordinary where the amount insured is a definite sum, but the amount recoverable is indefinite. Policies may also be classed as follows: Annual, term, general, blanket or floating, specific, open, valued, and wager. PREMIUM.—The consideration paid for the insurance obtained.

PRO RATA.—A proportionate amount. In proportion.

PROOF OF LOSS .- The declaration of assured of insurance, loss, interest, value, vouchers and certificate as required by terms of policy.

RATE.—The per centum of premium charged for insurance.

REBATE.—A return or credit of a portion of the premium charged.

RE-INSURANCE.—An insurance by one company transferred, in whole or in part by it to another; a division of insurance; also a reserve fund sufficient to effect a transfer of insurance to another company, usually a percentage of the first premium; also the reserved premium estimated as returnable to the insured upon cancellation of policy.

RE-INSURE.—To effect re-insurance of a part or the whole of the amount originally covered.

RENEWAL .- A continuance of the contract of insurance. Also the receipt for premium and certificate of continuance.

REPLACE.—To furnish property of like kind as that destroyed.

REPRESENTATION.—A statement of assured concerning the risk or relating to insurance.

RESTORE.—To make good the loss by repairing or replacing the property covered.

RETURN-COMMISSION,—The commission to be returned to company upon return premium paid assured. RETURN-PREMIUM.—The proportion of premium returnable to the assured upon terminating a policy.

RISK.—The subject covered by insurance. Sometimes improperly called hazard. -Unexhausted insurance after payment of loss. Also undestroyed property covered by insur-SALVAGE .-

ance.

SKY LIGHT.—A window in roof of building.

SPECIAL AGENT.—An agent empowered to perform special service.

SPECIAL HAZARD.—A risk in which the liability to loss is more than ordinary, usually applied to manufactories; also very large or compound risks.

SPECIFIC POLICY.—A policy in which the insurance is definite upon a single item or subject, and is not upon several subjects conjointly. Special insurance.

STANDARD RATE.—The minimum rate for the risk unexposed.

STANDARD RISK.—A building constructed with reference to non-liability to burn, and to resist injury from

fire. STANDARD WALL.—A non-combustible wall built in architectural proportion and perfect in construction.

SUB-AGENT.—An agent with limited authority only. One not authorized to issue policies or make con-

SUBJECT OF INSURANCE.—The thing covered, or interest protected by insurance.

SUBROGATION.—The substitution of the insurer to the rights and privileges of the insured—usually by assignment—and the assumption of rights assigned by insurer to the extent of money paid for benefit of the insured.

SURPLUS.—The excess of assets of a company beyond all legal liabilities.

SURVEY.—A plan or description of property covered by insurance, or upon which insurance is proposed.

TOTAL LOSS-INSURANCE.-A loss where the value of the property damaged or destroyed equals the amount of insurance thereon.

TOTAL LOSS—PROPERTY.—A loss where the entire property covered by insurance is destroyed.

TOOL.—An implement of handiwork. An instrument operated by, and aiding the work of, the hand.

UNEXPOSED.—Remote from surrounding buildings or things combustible.

UNDERWRITER.—One who issues or subscribes a policy or contract for insurance; the insurer.

VOUCHER.—Authentic evidence, or proof in writing, in support of claim tor loss.

VALUED POLICY.—A policy in which the value of the property covered, and the amount to be paid in case of loss are predetermined and stated.

WAGER POLICY.—A policy having no insurable interest as a foundation—a gambling contract.

WARRANTY.—A statement or condition with reference to insurance, the truth of which the insured declares to be absolute, and which is made a part of the contract—a breach working forfeiture.

Well-Hole.—An opening in a floor for light, or for ingress and egress.

### ASSIGNMENT OF LIFE INSURANCE POLICIES BY WIVES.

A law passed at the last session of the Legislature of New York State permits wives who own policies of insurance upon the lives of their husbands, to assign the same, with the husband's consent, to a third person, or to sell it to the company issuing it. Previous to the passage of this act, such assignment or sale could not be lawfully made under any circumstances, and a life policy issued for the benefit of a wife could not be made available, in an emergency, either by her husband or herself. The framers of the law relative to the rights of matried women, intended that a policy on the life of a husband should be held sacred to the widow of the person for whose benefit it was issued, and that law placed it beyond the reach of the husband's creditors; even in cases where the wife had assigned her interest in such policy to her husband's creditors, the courts have held such assignment to be void, and compelled the company issuing the policy to pay the amount of it to the wife upon the death of the insured. In many instances this proved a hardship, especially during the hard times, when a valuable life insurance policy, but for this legal restriction, might have been used as a collateral security to obtain money; but not even the company issuing it could buy it in at its actual value. Life companies were thus prevented from buying up their own policies when such purchases might have been greatly to their advantage. Under the new law this is changed, and a life insurance policy hereafter or heretofore issued within the State of New York, may be assigned or sold by the wife owning it. This gives a new value to policies of this kind, and is a measure of relief to both insurance companies and their policyholders. The following is the full text of the law as now in force:

### An Act for the Relief of Policyholders in Life Insurance Companies.

SECTION I.—All policies of insurance heretofore or hereafter issued within the State of New York, upon the lives of husbands for the benefit and use of their wives, in pursuance of the laws of the State, shall be, from and after the passage of this act, assignable by said wife with the written consent of her, husband; or, in case of her death, by her legal representatives, with the written consent of her husband, to any person whomsoever, or be surrendered to the company issuing such policy with the written consent of the husband.

SECTION 2.—This act shall take effect immediately.

### ENDOWMENT POLICIES AS INVESTMENTS.

If \$100 is annually invested at six per cent compound interest, for a period of ten years, it will yield to the investor, if alive at the close of the tenth year, the sum of \$1397.16.

BETWEEN THE AGES OF	Annually for ten years.
25 and 32, the sum of	\$105
33 and 46, " " "	\$106 to 110
47 and 52, " " "	110 to 115
53 and 56, " " "	116 to 120
57 and 61, " " "	121 to 130
will pay the premium r ment policy for One T	required for a ten year Endow-

### DIFFERENCE BETWEEN THE TWO INVESTMENTS.

By the first plan the investor must deposit \$100 every year, for ten years, and if he survives, will have in the end \$1,397.16. If on the contrary, he

dies while making the investment, his heirs receive only the money with its accumulated interest.

By the Insurance plan the annual deposit is somewhat larger, and if the face of the policy only were payable at the end of ten years, the investor would receive but \$1000, instead of \$1,397.16. nearly all the companies every policy is entitled on its anniversary to a return of a portion of the yearly premium paid, which, if left with the company from year to year, is applied to the purchase of its equivalent in additional insurance, to the credit of the policy and payable with it. The small amount required as annual deposit in excess of \$100, and the uncertainty whether the whole increase to the policy during the ten years will amount to \$307.16, are amply offset by the fact that after the first deposit of premium, the Company may be called upon by reason of death to pay the whole policy to the estate of the investor.

### 27T 4 77 TITLE TIME TIED INCITEDANCE IN

LIFE INSUKANCE IN THE UNITED STATES.	STATISTICS FOR TWENTY YEARS (1859-1870.)	Compiled from the Official Returns of all Companies reporting to the New York State Insurance Department.
		Compiled

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	Total Disbursements.	\$2,634.143	2,908,936 3,638,481	5,764.043	7,021,049 10,595,355	17,176,666 26,325,213	40,959,021 54,471,576	63,876,840	84,501,446 81,232,333	79,982,466	74,337,324	\$863,674,435
	Taxes, Commissions and Other Expenses.	\$763,237	744,801 792,100	1,935,011	2,299,142 4,025,619	6,770,335 9,480,443	13,789,689	18,349,431	17,208,206	14,128,594	13,327,565 10,992,051	\$200,167,437
	Total Income.	\$5.230,445	5,998,144 6,292,416	7,440,491 10,624,986	10, 103, 138 24, 887, 020	40,375,666 56,481,997	77,382,158 98,507,319	113,490,562	118,396,502	108,645,084	86,162,144 80,462,999	\$1,290,965,545
TABLE NO. 1.	Income from Investments and Miscellaneous Sources.	\$1,260,320	1,327,798	2,121,017	2,981,104 3,288,703	4,550,660 6,096,851	9,546,833 12,454,164	14,727,882 16,779,685	22,396,413 26,207,718	24,856,573 24,301,885	23,226,664	\$243,123,198
	Total Premium Receipts.	\$3,970,125	4,770,346	8,503,969	13,181,974	35,8 <b>25</b> ,006 50,385,146	67,835,325 86,053,155	90,298,266 96,710,877	96,000,089 80,424.006	83,788,511	62,933,690 57,236,335	\$1,047,842.347
	Surplus as to Policyholders.	\$5,071,149	6,955,814 8,391,995	9,173,036	17,890,624	25,998,505 36,951,529	39,455,372 48,164.566	48,359,739 48,006,418	48,589,756 58,889,756	60,812,029 61,126,552	61,604,098 64,493,518	
	Liabilities Exclusive of Capital.	\$15,464,936	17,159,873	28,665,154	34,716,231 46,341,499	65,588,523 88,597,422	135,806,958 180,932,859	221,160,702 254,551,781 288,227,107	311,550,928 328,392,552	342,330,953	334,816,493 339,585,627	
	Assets.	\$20,536,085	24,115,687	37,838,190	49,027,297 64,232,123	91,587,028	175,202,330 229,097,425	269,520,441 302,558,199	360,140,684	403,142,982	396,420,591 404,079,145	
	Capital.	\$1,575,000	2,121,200	2,653,500	3,498,200	5,577,600	8,387,708 9,876,364	10,519,484 10,898,359	9,313,456	5,746.700	4,866,500	
	Year Ending.	1859	1861	1863	1865	1880	1888 869	1870	1873	8. 81 8.75 8.05 8.05	1877 1878	years.
	NUMBER OF COMPANIES.	14	17.7.	8	30.	43.	35.	68	50.00	45.	38	A A METER MAIN TOT BO YCRES

## LIFE INSURANCE IN THE UNITED STATES.—(Continued.)

TABLE NO. 2.

			PAYMENTS TO POLICYHOLDERS	OLICYHOLDERS,			Policies Iss	POLICIES ISSUED DURING YEAR.	Policies in	POLICIES IN FORCE AT END OF YEAR.
No. of Companies.	YEAR.	Total Payments for Losses, Endowments and Annuities.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policy holders,	Total Payments to Policyholders.	Total Dividends Stockholders.	Number.	Amount of Insurance.	Number.	Amount of Insurance.
14	1859	\$1,310,616	\$129,450	\$416,724	\$1,856,790	\$14,116	192'6	\$30,058,408	49,608	\$141,497,978
17	1860	1,360,000	243,954 665,341	497,848	2,101,802	62,333 69,513	12,639 9,563	35,589,934	56,046	163,703,455 164,256,052
18	1862	1,705,610	468,235	627,574	2,801,419 3,600,661	85,867	17,430	43,471,429	65,259 28,000 20,000	183,962,577 267,658,677
27	1864	3,136,659	407,754	1,036,912	4,581,325	141,182	55°19	155,803,897	146,729	395,703,058
39	, 8 18 18 18 18 18 18 18 18 18 18 18 18 18	6,428,472	1,226,856	2,532,477	10,187,805	218,526	134,300	404,510,474	305,390	865,105,877
43. 55.	1868	8,253,003 11,058,686	3,762,735	6,183,624 11,707,663	16,504,409 26,529,084	340,361 640,248	158,005	471,611,744 579,657,371	401,140 537,594	1,161,729,776 1,528,984,685
Jo	1869	15,692,831	5,148,900	15,733,862	36,575,593	617,505	231,269	614,762,420	656,572	1,836,617,819
71	1870 1871	19,522,712	9,616,988	15,809,557	44,949,257	578,152	237,180	587,863,236	747,807	2,023,884,955
59	1872	25,672,380	13,922,009	90,077,999	59,672,388	800,08	201,366	489,924,857	86. 44. 44. 44.	2,114,742,591
, ro	1874	25,797,860	22,453,955	16,617,018	64,868,833	376,619	144.783	351,803,670	799,534	1,997,236,230
385	1873	25,567,850	20,414,574	17,900,005	63,489,810	304,002	133,095	299,270,337	774,025	1,922,043,140
34	1877 1878	26,103,286 29,153,226	19,152,318	15,397,370	60,652,974 60,886,669	356,785 249,350	81,909 67,040	178,283,617 156,501,129	633,096 612,843	1,556,105,323
Aggregate for 20 years		\$291,848,637	\$169,117,417	\$196,071,326	\$657,037,380	\$6,469,618	\$2,328,884	\$5,946,270,629		

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### VOTING PRIVILEGES OF POLICY-HOLDERS IN LIFE COMPANIES,

THE purpose of presenting the schedule which follows is to give a comparative view of the management of the principal life insurance companies of the United States.

It will be useful to direct attention to the rights or privileges which belong to the assured in determining who shall constitute the boards of direction or management of the companies in which they are interested; to which they have paid and are paying money, and to which they are looking for indemnity against pecuniary loss at some future time, either definite or contingent.

The intelligent reader does not need to be informed that life insurance companies are of three kinds, stock, mutual and mixed. The first of these, the stock or proprietary company, is an organization of individuals who are the joint owners of a certain j amount of capital invested in the business of insuring lives for the profits which may accrue from such business. In this form of company the policyholder, though interested in the success of the organization, has no more share in its profits than any customer has in the business gains of any private joint stock company. Relative to the interests of the insurance company, he is like the depositor in a bank, who expects no dividends, but who nevertheless earnestly desires the success of the corporation, lest he lose what he has put in.

The mutual, or "purely mutual," as it is often called, to distinguish it from the mixed company, is an organization of individuals for the mutual insurance of each other's lives. In such company the policyholders have all the profits, and the entire management of the company. In such companies there is no capital stock, for if there has ever been, it has been redeemed and retired. Each policyholder pays his premium rate for his insurance, and, with the others, shares in the surplus of the company; thus, in theory, at least, obtaining his insurance at cost. The affairs of the company are committed to a Board of Trustees by vote of the policyholders only, and these trustees have no interest but to serve the cause of the assured.

The mixed company is like the stock, in that there is a certain capital at the basis of the organi zation, divided into shares, and owned by a number of stockholders who are first to be paid a certain percentage on this capital out of the profits of the company, or such part of the surplus as they agree to take, before any funds are divided among policyholders to reduce the cost of insurance.

The mixed companies differ from the purely stock, in that the assured are given some share in the profits of the company, if any remain after the stockholders have been re-imbursed, in the form of dividends, for the risk to which their capital is exposed. The policyholders, too, may or may not have some voice with the stockholders in the choice of directors for the management. This depends upon the charter, which gives the policyholder an elective franchise co-equal with the shareholders, or limits this to the time or amount of his policy, or leaves it for the stockholders to determine, by their own laws, whether they shall allow the assured to participate with them in the choice of directors or not; or as, perhaps, in some rare instances, it may seem to imply that the policyholder is only to share in the profits, but not in the management of the company.

These mixed companies are perhaps three times as numerous as the purely mutual, and as the rights of the assured differ greatly in different companies, we shall endeavor in the following facts, gathered rom the published charters, or from direct correspondence with the companies, to show what rights and privileges are accorded to the insured in the management of these companies. We have endeavored to ascertain as far as possible if the assured have any vote in the choice of management, how these votes are apportioned among the assured, whether given in person or by proxy, and what previous notification is given of the time of the election.

In this review we include the purely mutual companies, which are wholly in the hands of the assured, chiefly for the purpose of showing the method of voting, as whether in person or by proxy. We take up the companies in alphabetical order:

ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

The Ætna Life Insurance Company is managed, according to its charter, by not less than seven, nor more than ten, directors, a majority of them residents of Connecticut. These directors are chosen annually by the stockholders only, one vote being allowed for each share of stock. Voting is by ballot, ten days previous notice of the election

having been given in some newspaper printed in Hartford.

ALABAMA GOLD LIFE INSURANCE COMPANY, MOBILE, ALA.

The directors of the Alabama Gold Life Insurance Company are elected by the stockholders only, who can vote by proxy. The policies are, however, all participating. AMERICAN LIFE INSURANCE COMPANY, PHIL-ADELPHIA, PA.

The management of this company devolves upon thirteen trustees chosen annually by ballot from among the stockholders. Each stockholder present or represented by his attorney, is entitled to one vote for every share of stock held by him, provided it has been standing in his name thirty days before the election. Ten days published notice of election is required.

BERKSHIRE LIFE INSURANCE COMPANY, PITTS-FIELD, MASS.

The charter of the Berkshire Life Insurance Company prescribes a management by not less than twelve directors at the first, with the power of regulating their own number subsequently, the present number of directors being eighteen. One half of these are elected by the holders of the guarantee stock, and the other half by the assured, not being holders of the guarantee stock; voting in separate bodies. The directors must all be either stockholders or assured. Both members and holders of guarantee capital may be represented by written proxy instead of voting in person.

Brooklyn Life Insurance Company, New York.

The Brooklyn Life Insurance Company, located in the city of New York, is governed by a Board of Directors which, according to the charter, "shall consist of not less than twenty nor more than forty persons; a majority of them shall be citizens of the State of New York, and each of whom shall hold at least five shares of the capital stock of the company."

These directors are divided into four equal classes, one-fourth being elected annually for a four years' term of service.

"At every election of directors, each stockholder shall be entitled to vote in person, or by proxy, on each share of stock owned and held by him in his own right for not less than twenty days previous to such election, and any person insured for life, paying to the company a premium of at least sixty dollars per annum, or who shall be entitled to an annuity of not less than eighty dollars per annum, shall be entitled to one vote; but such vote shall be given personally, and not by proxy."

Plurality of votes by ballot elects. Notice of meeting published ten days preceding the election in two daily newspapers, one in Brooklyn, the other in New York.

CHARTER OAK LIFE INSURANCE COMPANY, HARTFORD, CONN.

The Charter Oak Life Insurance Company of Hartford, is governed by twenty-one directors, elected by its policy-holders; fifteen directors shall reside in Connecticut, and be chosen by ballot from among the policy-holders.

In the election, each policy-holder present or represented by his attorney is allowed one vote. Twenty days' notice is to be given of all annual or special meetings of the policy-holders.

CONNECTICUT GENERAL LIFE INSURANCE COM-PANY, HARTFORD, CONN.

The Charter of the Connecticut General Life Insurance Company declares that it shall be managed

by not less than seven nor more than twenty directors (the number to be determined by the by-laws), to be chosen by ballot, annually, from among and by the stockholders, a majority of whom shall be residents of the State. Each share of stock represented by the holder, or his proxy, is entitled to one vote for directors. Ten days' notice of the meeting must be given in a newspaper printed in Hartford.

CONNECTICUT MUTUAL LIFE INSURANCE COM-PANY, HARTFORD, CONN.

The Connecticut Mutual Life Insurance Company is managed by a board of twelve directors, chosen annually by members of the corporation, a majority being residents of Connecticut.

The members of the corporation include all persons holding policies of insurance which entitle them to participation in the profits or surplus of the company. The election is in Hartford, after public notice has been given in one or more newspapers printed in the city of Hartford, at least two weeks previous to the time of holding such election.

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

The Continental Life Insurance Company, of Hartford, is managed by a board of ten directors, annually elected from among and by the stockholders, voting in person or by power of attorney.

COTTON STATES LIFE INSURANCE COMPANY, MACON, GA.

The directors of the Cotton States Life Insurance Company are elected by the votes of stockholders only, given in person or by proxy, but these directors must all be policyholders in the company.

COVENANT MUTUAL LIFE INSURANCE COM-PANY, St. Louis, Mo.

Sixteen trustees manage the Covenant Mutual Life Insurance Company, who are divided into four classes of four members each, one class being elected annually for four years' service. These trustees must be residents of St. Louis city or county, and are elected by plurality vote of policyholders, each person having a policy in operation at the time of the election having one vote, which may be given in person or by proxy. At least fourteen days previous notice of the election must be given in two of the public newspapers printed in St. Louis.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

The Charter of the Equitable provides fifty-two directors, a majority of whom shall be citizens of New York, and each the proprietor of at least five shares of the capital stock, with the privilege of diminishing their own number to not less than twenty-four. One-fourth of these directors are elected annually for a four-years' term of service.

"In the election of directors, every stockholder in the company shall be entitled to one vote for every share of stock held by him, and such vote may be given in person or by proxy. At any time hereafter the Board of Directors, after giving notice at the two previous stated meetings, may, by a vote of three-fourths of all the directors, provide that each life policyholder, who shall be insured in not less than five thousand dollars, shall be entitled to one vote at the annual election of directors, but such vote shall be given personally, and not by proxy."

Up to the present time, only stockholders vote.

Majority of votes by ballot elects. Fourteen days'
notice of election in two daily papers of New York
is required.

### Equitable Life Insurance Company of Iowa, Des Moines, Iowa.

The Articles of Incorporation of this company provide for its government by a Board of Trustees not exceeding thirteen, nor less than six in number. The trustees are elected annually in January, each stockholder being entitled to one vote in person or by proxy for each and every share of the capitatock held by him in his own right and name; "and each policyholder shall be entitled to one vote in person, but not by proxy."

### FRANKLIN LIFE INSURANCE COMPANY, INDIAN-APOLIS, IND.

The Franklin Life Insurance Company is managed by a board of twenty directors, who, together with the secretary, are elected by the votes of the policyholders, given in person or by proxy; "and each policyholder shall be entitled to one vote for each one thousand dollars of insurance held by him, and fractions of thousands equal to or larger than one-half shall be voted, counting the proportion of one vote that the fraction of insurance shall bear to one thousand dollars."

Notice of the election "shall be published three times in two daily newspapers published in the city of Indianapolis," thirty days prior to the election.

### GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

The management of the Germania Life Insurance Company, according to its Charter, is to consist of thirty directors, with the privilege of increasing their own number to not more than fifty. A majority of them must be citizens of the State of New York, and each the proprietor of at least ten shares of the capital stock of the company.

"In the election of directors every stockholder in the company shall be entitled to one vote for every share of stock held by him, and such vote may be given in person or by proxy; and each policyholder paying at least one hundred dollars per annum in premiums, or annuitant entitled to an annuity of not less than one hundred dollars per annum, shall be entitled to one vote, but such vote shall be given personally and not by proxy."

Fourteen days' notice of election must be given in at least two daily newspapers in New York.

### HARTFORD LIFE AND ANNUITY INSURANCE COMPANY, HARTFORD, CONN.

The Hartford Life and Annuity Insurance Company must be managed by a board of not less than seven directors (the number of said directors to be determined by the by-laws of the company), who shall be chosen annually from among and by the stockholders, which choice shall be made by a majority of the votes cast. Each stockholder present or represented by his attorney has one vote for every share of stock held by him. Ten days' notice of the meeting must be given in a newspaper printed in Hartford, and in such other way as may be deemed expedient.

### Home Life Insurance Company, Brooklyn, N. V.

The Board of Directors of the Home Life Insurance Company must consist of not less than twenty-four, nor more than forty persons, a majority citizens of the State of New York, and each a holder of at least ten shares of the capital stock. These are divided into four classes, one class elected annually for four years' service.

"At every election of directors, each stockholder shall be entitled to vote in person or by proxy, on each share of stock owned and held by him in his own right, for not less than thirty days previous to such election, and any person insured for life paying to the company a premium of at least eighty dollars per annum, shall be entitled to one vote, but such vote shall be given personally and not by proxy."

The election is annual in Brooklyn, notice of which must be published for two weeks immediately preceding in two daily Brooklyn newspapers. Election is by ballot, and plurality elects.

### HOMOEOPATHIC MUTUAL LIFE INSURACE COM-PANY, NEW YORK.

The corporate powers of the Homoeopathic Mutual Life Insurance Company are vested, by its charter, in a board of not less than nine nor more than eighteen persons, a majority of whom must be citizens of New York State, and holders each, of at least ten shares of the capital stock in his own right. These directors may increase their own number from time to time, by a majority vote of the whole, to a number not exceeding thirty. They are divided into three classes, one class being elected annually for three years' service.

In this election each stockholder is entitled to one vote, in person or by proxy, for each share of capital stock which has been standing in his name on the books of the company for at least ten days before such election; and every holder of a life policy, or any endowment policy for one thousand dollars and upwards, and which has been in existence for one full year, shall be entitled to one vote in person, and not by proxy, for each five hundred dollars so insured, and every person entitled to an annuity from the company, if not less than fifty dollars, is in like manner entitled to one vote in person and not by proxy, for each sum of fifty dollars annuity.

Plurality of votes by ballot elects. Ten days' previous notice of the election must be given in two daily papers published in New York.

### JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, BOSTON, MASS.

The John Hancock Mutual Life Insurance Company was chartered under the general statutes of Massachusetts, which demand that all mutual companies organized within the State, shall have a guarantee capital of one hundred thousand dollars. The subscribers or holders of this guarantee stock choose the first Board of Directors. At all subsequent elections they choose one-half of the directors until the redemption of the guarantee stock, which redemption may take place after the expiration of ten years from the organization, if the amounts reserved for the purpose be sufficient and the insured so vote. After this retirement of the

guarantee capital the directors are elected by the policyholders.

The capital stock of the John Hancock Company having been redeemed, the twelve directors and the examining committee of three are all elected by the policyholders. Notice of the election must be given in a Boston newspaper at least seven days previous to the meeting.

KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.

The charter of the Knickerbocker Life Insurance Company places it under the control of a board of not less than thirteen nor more than fifty-two directors, a majority being citizens of New York, one half of them stockholders in their own name and right, and the remainder may be from among the assured by life policies. These directors shall be divided into four classes, one class elected annually.

"Every shareholder shall be entitled to one vote for directors for every share of capital stock standing in his name on the books of the company for at least thirty days prior to such election;" and each person insured on the mutual plan to whom any benefits shall be apportioned, "shall be entitled to one vote and no more at such election of directors for every hundred dollars so apportioned to him out of the profits of the company."

Plurality of ballots elects. The annual meeting is held in New York, of which public notice must be given in one or more newspapers of New York, at least ten days previous to such election.

LIFE ASSOCIATION OF AMERICA, St. Louis, Mo.

The Life Association of America, which was organized in 1868, is without capital stock, and hence is managed by the policyholders who are members of the Association, and thus insured on the plan of participation in the profits of the company. There are forty-five general directors, and fifteen must be citizens of the State of Missouri; they are elected five each year for three years' service. In this election each member of the association is entitled to one vote, and in addition thereto one vote for every one hundred dollars of the net present terminal value of his policy or policies (at the end of the policy year, current on December 31st preceding), as fixed by the standard of valuation of the association, and such votes may be cast by proxy, subject to the statutes of Missouri.

LIFE INSURANCE COMPANY OF VIRGINIA, PE-TERSBURG, VA.

In the Life Insurance Company of Virginia the policyholders may by contract, not regulated by the charter, have certain share in the profits of the company, but they have no part in its management.

LOUISIANA EQUITABLE LIFE INSURANCE COM-PANY, NEW ORLEANS, LOUISIANA.

The company is governed by twenty-four directors, eight of whom are elected annually on the third Monday of April, and hold office for three years. The directors are elected by the stockholders only; the policyholders do not vote; and each

director must hold at least ten shares of stock, and he must also be insured in the company.

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

The directors of the Manhattan Life Insurance Company number thirty-six, a majority citizens of N. Y., at least one-half proprietors of not less than ten shares each of the guarantee capital, and the remaining one-half either holders of life policies paying a premium of at least one hundred dollars per annum, or persons entitled to annuities of not less than one hundred dollars per annum. These directors are divided into three classes of twelve each, one class being elected annually for three years' service.

"Every shareholder shall be entitled to one vote for directors for each and every share of the guarantee capital standing in his name on the books of the company; and every person insured for life, paying a premium of at least seventy-five dollars per annum, or entitled to an annuity of not less than seventy dollars per annum, shall be in like manner entitled to one vote: and it shall be lawful for any member of the company possessing the right to vote, to do so by proxy, duly authorized in writing."

Elections for directors are annual, at the company's office, of which at least ten days' notice must be given in two daily New York newspapers. Plurality of votes by ballot elects.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, SPRINGFIELD, MASS.

The guarantee capital of the Massachusetts Mutual Life Insurance Company has been redeemed according to the statute [see John Hancock, previously given], and consequently the election of directors is wholly in the hands of policyholders.

METROPOLITAN LIFE INSURANCE COMPANY, NEW YORK.

The board of directors of the Metropolitan Life Insurance Company shall consist of not less than thirteen, nor more than twenty-five persons, a majority being citizens of New York, at least two-thirds owning and holding each in his own right not less than ten shares of the capital stock, and the remaining third may be holders of life or endowment policies, each paying a premium to the company of at least one hundred dollars per annum, or entitled to an annuity of not less than one hundred dollars per annum from the company.

"At every election of directors, each stockholder shall be entitled to one vote, in person or by proxy, for each and every share of the capital stock of the company owned and held by him in his own name on the books of the company; and any person insured for one year before any election, for the whole term of life, in the company, or by an endowment policy, upon either of which the annual premium shall not be less than \$100; and every person entitled to an annuity from the company of not less than \$700, shall be entitled to one vote in person, but not by proxy, unless the same shall be recorded in a book kept by the company for that purpose, three months prior to any election."

Elections are held annually at the office of the company, at least ten days' notice having been given in two daily New York papers. Plurality of votes by ballot elects.

MICHIGAN MUTUAL LIFE INSURANCE COM-PANY, DETROIT, MICH.

The directors of the Michigan Muttal Life Insurance Company are elected by the stockholders, together with those persons who hold policies of insurance of at least \$5000, who are entitled each to one vote in person at all elections for directors.

MISSOURI VALLEY LIFE INSURANCE COMPANY, LEAVENWORTH, KAN.

The directors of the Missouri Valley Life Insurance Company are elected by the stockholders only.

MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

The Mutual Benefit Life Insurance Company is managed by twelve directors, a majority being citizens and residents of New Jersey, divided into four classes, one class being elected annually, by ballot, by and from among the members. These members are described as follows:

"All persons who shall at any time hereafter insure in or with the said association, shall, while they continue so insured, be deemed and taken as members of the said corporation."

Notice of the election must be given, at least two weeks previous, in one or more newspapers printed or circulated in the county of Essex.

MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

The Mutual Life Insurance Company is governed by a board of thirty-six trustees, all citizens of New York, divided into four classes of nine persons each; the term of one class expiring annually, and their places being filled by vote of the members of the corporation.

These members of the corporation (in addition to the first-named Board of Trustees who are the incipient body corporate) are defined in the third section of the Charter thus:

"All persons who shall hereafter insure with the said corporation, and also their heirs, executors, administrators and assigns, continuing to be insured in said corporation, as hereinafter provided, shall thereby become members thereof, during the period they shall remain insured by said corporation, and no longer" \* \* "but an insurance of at least \$1,000 in amount shall be necessary to entitle any member to a vote."

The annual election of trustees is held in the city of New York, at least fourteen days' previous notice having been given in two of the public newspapers printed in said city.

NATIONAL LIFE INSURANCE COMPANY, MONT-PELIER, VT.

The business and affairs of the National Life Insurance Company are managed by a board of thirteen directors, who are elected annually by the policy-holders from among their own number. A by-law declares that each member insured in a whole life policy in the company of \$1,000 or more shall have the right of giving one vote for each \$1,000 of insurance, in all meetings of the members of the company. Absent members may vote by proxy when duly authorized in writing. Notice

of the meeting, both as to time and place, must be given four successive weeks in a newspaper published in Montpelier.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, BOSTON, MASS.

The guarantee capital of the New England Mutual Life Insurance Company has been redeemed according to the statute [see John Hancock, previously given], and therefore the management is entirely with the policyholders.

NEW YORK LIFE INSURANCE COMPANY, NEW YORK.

Twenty trustees govern the New York Life Insurance Company, and are divided into four classes of five members each, one class being elected annually for four years' service. All must be citizens of New York,

"At the election for trustees each insured member for any sum paid in or secured as a premium of insurance to said company during the year preceding such election, shall have one vote either in person or by proxy, duly signed by the person effecting such insurance; and every person holding a certificate or certificates of the company (not discharged by payment of losses) to the amount of one hundred dollars, shall also be entitled to one vote, and for every additional one hundred dollars one vote in the same manner."

Notice of such elections shall be given in two public newspapers printed in the city of New York, and in the State paper daily, for one week preceding such elections.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE, WIS.

The Northwestern Mutual Life Insurance Company is controlled by a board of thirty-six trustees, one-fourth of whom are elected each year. Two-thirds of the whole number of trustees are required by State law to be residents of the State of Wisconsin. The trustees are elected by the policy-holders, each policyholder being entitled to one vote for each one thousand dollars of life insurance in force, to be given in person, or by proxy; except that no one individual can cast to exceed one hundred votes by proxy, and no officer, agent or employee, can vote by proxy for a policyholder.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, SACRAMENTO, CAL.

In the Pacific Mutual Life Insurance Company the Charter is silent about the participation of poilcyholders in the management, and the matter is regulated wholly by statute law, which allows their participation, after the guarantee fund is discharged, as follows:

"After the filing of the declaration of the fixed capital, as in this article provided, the holders of policies of life insurance for the term of life, on which the premiums are not in default, may vote at the election of directors, and have one vote for each one thousand dollars insured by their policies respectively."

At present policyholders have no part in the administration.

PENN MUTUAL LIFE INSURANCE COMPANY, PHILADELPHIA, PA.

The Penn Mutual Life Insurance Company is governed by a board of twenty-seven trustees, who

are divided into three classes, nine of the whole number retiring each year, and their places being supplied by the votes of the policyholders, which must be given in person, and not by proxy. Each policyholder has one vote for the first dollar of premium which he pays, and an additional vote for every fifty dollars of premium, paid in the year preceding the election.

PHŒNIX MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

The Charter of the Phoenix Mutual Life Insurance Company prescribes a management of not less than eleven nor more than thirty-six directors. All these are to be chosen by ballot from among and by the stockholders. Each stockholder present, or represented by his attorney, is allowed one vote for every share of stock held by him. Ten days notice of the meeting must be given in a newspaper printed in Hartford, and in such other way as shall be deemed expedient.

PIEDMONT AND ARLINGTON LIFE INSURANCE COMPANY, RICHMOND, VA.

According to the Charter of the Piedmont and Arington Life Insurance Company, policyholders are not entitled to any vote in its management.

PROVIDENT LIFE AND TRUST COMPANY, PHILA-DELPHIA, PA.

The directors of the Provident Mutual Life and Trust Company are elected by the stockholders, although the assured are entitled to name three of them, who must also be stockholders. The Charter expressly prohibits voting by proxy.

SOUTHERN • MUTUAL LIFE INSURANCE COM-PANY, LOUISVILLE, KY.

The Southern Mutual Life Insurance Company is governed by a board of "not less than eleven nor more than twenty persons," who shall be citizens of Kentucky, and either stockholders or holders of policies on their lives of not less than \$1,000.

"At every election of directors each stockholder shall be entitled to one vote, in person or by proxy, for each and every share of the capital stock of the company owned and held by him in his name and right, for not less than ten days preceding such election." Power to vote at election of directors may be conferred on policyholders who vote in persons by the board of directors.

Plurality of votes by ballot elects. Notice of the election, to be held at the company's office, must be given for at least two weeks in some public newspaper printed in the city of Louisville.

STATE MUTUAL LIFE ASSURANCE COMPANY, WORCESTER, MASS.

Since the State Mutual Life Assurance Company became purely mutual by the retirement of its capital stock in 1865, the directors have been chosen wholly by the assured. By the by-laws the number is sixteen, chosen annually by ballot.

"Each assured member may have one vote for \$500 assurance, and one vote for each additional \$1,000 assured, provided that no member shall be entitled to more than five votes. Any voter may delegate his right by a written proxy, which shall

be filed with the company; but no proxy shall be admissible which bears date more than twelve months previous to the day of meeting."

At least fourteen days' notice of the meeting must be given in two newspapers of Worcester.

TOLEDO MUTUAL LIFE INSURANCE COMPANY, TOLEDO, OHIO.

The charter prescribes a management of not less than twenty-one or more than thirty-six directors, who are divided into three classes, one-third retiring every year. The drectors are elected by the stock-holders and policyholders. Each stockholder is entitled to one vote for each share of stock owned by him, and every policyholder to one vote; stockholders and policyholders may vote in person or by proxy.

Notice of election of directors must be published daily, for two weeks previous to elections, in two daily newspapers published in the City of Toledo.

Union Mutual Life Insurance Company, Augusta, Me.

The Union Mutual Life Insurance Company is controlled by twelve directors, four of whom are elected each year by the members with the following provision:

"Every person whose life shall be insured in this company, according to the provisions of this act, shall be deemed a member thereof during the period of such insurance, and until said policy shall be paid, cancelled or surrendered, according to the terms of this act, and the by-laws of the company, and no longer; and shall be entitled to one vote, and to an additional vote for each thousand dollars of insurance above one thousand; and any member may vote by proxy, if the same be given directly to the person producing it at the meeting, but no person or corporation shall have the right to vote on any policy of re-insurance issued by this company.

The voting is by ballot.

Fifteen days notice of the meeting must be given in one or more newspapers of Augusta, and in one or more printed in such other place as may be at any time designated for holding the meeting.

Union Central Life Insurance Company, Cincinnati, Ohio.

The By-laws of this company provide for the management of the company by not less than nine directors or more than thirteen; and that all directors shall be stockholders, except those who may be elected to represent the policyholders in the interests of the company. Each stockholder present or represented by his attorney is allowed one vote for every share of stock held by him.

United States Life Insurance Company, New York.

The United States Life Insurance Company is controlled by a board of thirty directors, a majority being citizens of New York, and each a proprietor of the guarantee capital in his own right, or an assured under a life policy paying a premium of at least eighty dollars per annum. These directors are divided into three classes of ten members each, one class being elected annually for three years' service.

Stockholders only vote for these directors, one vote being allowed for each share of stock, which may be given in person or by proxy. Plurality of votes by ballot elects. Ten days' previous notice of the meeting must be given in two daily newspapers published in New York.

VERMONT LIFE INSURANCE COMPANY, Bur. LINGTON, VERMONT.

The company is governed by twenty-four directors, eight of whom retire each year, and the eight directors who are elected at each annual meeting in January hold office for three years.

Every stockholder is entitled to one vote for directors, for each share of stock standing in his name; and any person insured for life, paying a premium of at least fifty dollars per annum, or entitled to an annuity of not less than fifty dollars per annum, is in like manner entitled to one vote; and it is lawful for any member of the company, possessing the right to vote, to do so by proxy, duly authorized in writing.

No person can be elected a director, unless he shall be the *bona fide* owner of forty shares of the capital stock, or be an insurer in the company, by a life policy paying a premium of at least one hundred dollars annually.

WASHINGTON LIFE INSURANCE COMPANY, NEW YORK.

The corporate powers of the Washington Life Insurance Company are vested in a board of fortyeight directors, a majority of them citizens of New York, and each owning and holding in his own right at least ten shares of the capital stock of the company. These are divided into three classes, one class being elected annually.

In the election of these directors, only the stock-holders vote, either in person, or by proxy, and a plurality of votes by ballot elects. Election is held at the office of the company, notice having been given by publication at least twice in each week in two daily newspapers published in the city of New York, for not less than two weeks immediately preceding the day of election.

WESTERN NEW YORK LIFE INSURANCE COM-PANY, BATAVIA, NEW YORK.

The directors of the Western New York Life Insurance Company are virtually chosen by the stockholders. Originally every stockholder was entitled to one vote for each one hundred dollars of stockhold by him, and also every policyholder had one vote for each one thousand dollars of insurance which had been in force one year, and both classes were entitled to vote by proxy; but by an amendment in 1873, subsequent policyholders were restrained from voting; so that holders of policies issued previous to date of amendment can vote. For the past three years the business has been almost entirely on the non-participating plan.

### EXPECTATION OF LIFE.

The following table shows the expec ation of life, under the American Table of Mortality adopted by the State of New York as the Standard for valuation of Policies.

AGE.	Expectation.	AGE.	Expectation.	AGE.	Expectation.	AGE.	Expectation.
10	. 48.72	32	33.92	54	18.og	75	6.28
II	48.08	33	33.21	55	17.40	76	
<b>12</b>	47.44	34		56		77	5.48
13	46.82	35		57	16.06	78	
<b>14</b>	. 46.16	36		58	15.39	79	
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		39	1 5 11	61		82	
r <b>8</b>		40		62		83	
<b>19</b>		41	I I	63		84	
20		42		64		85	
21		43		65		86	
22		44		66		87	
23		45		67		88	
24		46		68		89	
25		47		69		90	
26		48		70		91	
27	1 -	49	1 9 1	71		92	
28		50		72		93	
		51				94	
29		52	4 11	73			
30 31	77 37 11	53	1 2 1	74	0.00	95	.50

PANICS cannot affect Life Companies as they do banks and other great trust institutions. The liabilities of the life company mature under the law of mortality, which is steady and regular, while those of other institutions depend more upon human judgment, caprice, fickleness, etc. There can be no such thing as a run on a well-managed life com-

pany. If it is so managed, each man's money will be ready for him when it is due, but people cannot, in a time of panic, ruin the company and impair the safety of their own savings. The terms upon which their investment is made prevent any such ruinous sacrifice of their interest.

### EXPECTATION OF LIFE.

The following table shows the number living, the number dying, and the expectation or duration of life of each individual, calculated from the combined experience mortality table, the official standard for valuing life policies in the state of Massachusetts:

AGE.	Living.	Dying.	Expectation.	AGE.	Living.	Dying.	Expectation.
10	100,000	676	48.36	55	63,4 <b>6</b> 9	1,375	16.86
II	99,324	674	47.68	56	62 004	1,436	16.22
12	98,650	672	47.0I	57	60,658	1,497	15.59
13	97.978	671	46.33	58	59,161	1,561	14.97
14	97,307	671	45.64	59	57,600	1,627	14.37
15	96,636	671	44.96	6ó	55,973	1,698	13.77
16	95,965	672	44.27	61	54.275	1,770	13.18
17	95,293	673	43.58	62	52,505	1,844	12.61
18	94,620	675	42.88	63	50,661	1,917	12.05
10	93,945	677	42.19	64	48,744	1,000	11.51
20	93,268	680	41.49	65	46,754	2,061	10.97
21	92,588	683	40.79	66	44,693	2,128	10.46
22	91,905	686	40.09	67	42.565	2,191	9.96
23	91,219	690		68	40,374	2,246	9.47
24	90,529	694	39·39 38.68	69	38,128	2,291	0.00
25	89,835	698	37.98	70	35,837	2,327	8.54
26	89,137	703	37.27	71	33,510	2 351	8.10
27	88,434	708	36.56	72	31,159	2,362	7.67
28	87,726	714	35.86		28,797	2,358	7.26
	87,012	720		''			6.86
29	86,202		35.15	74	26,439	2,339	6.48
30		727	34.43	75	24,100	2,303	6.11
3I	85,565	734	33.72	76	21,797	,	
32	84,831	742	33.OI	77	19,548	2,179	5.76
33	84,089	750	32.30	78	17,369	2 002	5.42
34	83,339	758	31.58	79	15,277	1,987	5.09
35	82,581	767	30.87	80	13,290	1,866	4.78
36	81,814	776	30.15	81	11,424	1,730	4.48
37	81,038	7 <sup>8</sup> 5	29.44	82	9,694	1,582	4.18
38	80,253	795	28.72	83	8,112	1,427	3.90
39	79,458	805	28.00	84	6,685	1,268	3.63
40	78,653	815	27.28	85	5.417	1,111	3.36
4I	77,838	826	26.56	86	4 306	958	3.10
42	77,012	839	25.84	87	3,348	811	2.84
43	76,173	857	25.12	88	2,537	673	2.59
44	<i>7</i> 5,316	881	24.40	89	1,864	545	2.35
45	74,435	909	23.69	90	1,319	427	2.11
46	73,526	914	22.97	91	892	322	1.89
47	72,582	981	22.27	92	5 <b>7</b> 0	231	1.67
48	71,601	1,021	21.56	93	339	155	1.47
49	70,580	1,063	20.87	94	184	95	1.28
50	69,517	1,108	20.18	95	89	52	1.12
51	68,409	1,156	19.50	96	37	24	0.99
52	67,253	1,207	18.82	97	13	9	0.89
53	66,046	1,261	18.16	98	4	3	0.75
54	64,785	1.316	17.50	99	I	.I	0.50

Long and careful observations have shown that though the life of any given individual is proverbially uncertain, yet if a large number of persons in ordinary circumstances, at a given age, be taken, there is a law, fixed and uniform, determining within very narrow limits, the average number of years of life remaining to them.

For example: If we take 10,000 persons at the age of 22 years, the sum of their ages at death will amount to about 629,000 years, showing that on an average each person now 22 years old will live very

nearly 41 years longer.

This mean after-lifetime is called the expectation of life at the assured age; that is, the number of years which one at that age may expect, probably, to live, though many will die sooner, and even 72 out of 10,000, during the first year.

### DANGER OF HEATING APPARATUS.

Experience is proving that with the general introduction of steam boilers and pipes for heating purposes, a great fire hazard has been added to the number previously in existence. In many instances boilers are put into old buildings, and often, are located dangerously near wood-work. The effect of radiated heat on inflamable material, is far greater than is generally supposed. Buildings have been set on fire by heat from the boiler, striking through three courses of bricks down to the timbers on which the structure rested, and also by the heat from the top of the boiler passing through the ceiling overhead. Great care should be taken to have

sufficient air space all round the heating apparatus, and to have the exposed surface properly protected. Steam, or hot air pipes should never come in contact with wood.

The principal register of a furnace should always be left open; stove-pipes should be at least four inches from woodwork, and well guarded by tin or zinc; rags ought never to be stuffed into stove-pipe holes; openings in chimney-flues for stove-pipes which are not used ought always to be securely protected by metallic coverings; never close up a place of business in the evening without looking well to the extinguishing of lights, and the proper security of the fires, and when retiring to bed at night always see that there is no danger from fires.

EF For Names of Officers, Location, Year of Organisation, and Amount of Capital, Assets and Liabilities, see Tables on pp. 18 to 104.
[Compiled from Sworn, Statements; Reserve Liability on Outstanding Policies Computed According to the New York Standard-American Experience Table and 4% Per Cent Interest.]
IN THE UNITED STATES.
STATEMENT OF THE RECEIPTS, DISBURSEMENTS AND BUSINESS IN 1878 OF ALL THE REGULARLY ORGANIZED LIFE INSURANCE COMPANIES
LIFE INSURANCE IN THE UNITED STATES.

	Total Premium Receipte	Total Interest and Miscellaneous	Total Income	Total Payments to	Dividends to Stock-	Total Expenditures	NEW POL	NEW POLICIES ISSUED POLICIES IN FORCE IN 1878.	Policies Jan. 1	JAN. 1, 1879.
	1878.	Keceipts 1878.		1878.	1878.	1878.	No.	Amount.	No. Amount.	Amount.
Агавама-		_								
Alabama Gold	-			:	:		:	:	:	
Mobile	-	-		:			:	-	:	•
CALIFORNIA— Pacific Mutual.	. \$303,019	\$76,230	\$379,249	\$332,218		\$444,466	1,013	\$3,813,792	2,989	\$7,925,510
CONNECTICUT	,	•			•	,	,	,	,	77- 07

;	i	1,0	4.7	5,3	:	Ę,	ξ,	ď	α, α,	9
:	:	\$444,466	3,496,239	8,207,324	1,264,945	744,545	261,598	89,259	2,133,024	411,250
:	:	:	\$45,000	:		:	12,500	15,000	9,000	72,000
		\$332,218	2,950,517	7,312,768	616,407	544,764	191,794	35,962	1,714,580	230,062
		\$379,249	4,330,129	9,420,424	705,086	511,696	267,639	128,389	1,977,941	662,517

		\$444,466	3,496,239 8,267,324 1,264,945 744,545 261,508	89,259 2,133,024 411,250
:	:		45,000	15,000
		\$332,218	2,950,517 7,312,768 916,407 544,764	35,962 1,714,580 230,962

\$444.466	3,496,239 8,267,334 1,264,945 744,545 201,598 89,239 8,133,034 411,25
ļ	12,500 15,000 15,000 6,000

6,925,524 12,073,498

1,013	5,380 5,380 1,937 503 235 2,036	626
8444,466	3,495,239 8,267,324 1,264,945 744,545 201,598 80,239 2,133,024 411,250	762,090

1,567,408 3,171,290 387,652 82,007 73,258 56,006 668,383 211,394

5,762,721 5,249,134 317,435 429,689 194,381 72,383 1,309,558 451,123

Continental Correal
Connection: General
Hartford Life and Annuity
Phornix Mutual
Travelen (Life Insurance Department).
District of Coulumin Correct National of the United States.

Ætna. Connecticut Mutual

Charter Oak

2,171,150 640,509 327,721 3,222,821 3,261,964

79,568,066 170,319,164 21,025,859 9,284,720 5,453,609 2,986,273 38,415,933 18,269,355	16,201,298	:
56,542 20,743 20,743 3,382 2,38 2,38 11,130	8,660	 1

1,655,214

16,162

568,980 

785,906

225,684

560,222

: -

:

-

Cotton States

GEORGIA-INDIANA-

: -

-

6,201,298	:	1,575,506	1,387,310

_	_		-

3,364,033

1,443 1,483 15,775

364,287

3,773 285

2,333,805 137,768

10,000

99,586

152,041

93,466

Union Mutual
MARYIAND—
MARYIAND—
MARYIAND—
MARYIAND—
MARYIAND—
MARYIAND—
MARYIAND J. (6)

Louisiana Equitable....

MAINE

Kraviocky— Southern Mutual

Iowa---Equitable of Des Moines------Franklin

Missouri Valley .....

1,736,002 ----

> 430,716 58,575

4,305,286 :

:

•

: -

4,022,934

38,915,136 :::::: 4,913,801

495,7x6

36

8,517 :

162,647

55,077

159,789

123,360 216,265

97,876

5,564,343

252,844

216

55,944

5,600

32,618

87,008 59,238 214,866

33,850

53,158

21,000

.38,238

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### INSURANCE YEAR BOOK.

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	Total Premium Receipts	Total Interest and Miscellaneous	Total Income	Total Payments to Policyholders	Dividends to Stock- holders.	Total Expenditures		NEW POLICIES ISSUED IN 1878.	POLICIE JAN.	POLICIES IN FORCE JAN. 1, 1879.
	1	1878.	1070.	1878.	1878.	1878.	No.	Amount.	No.	Amount.
MASSACHUSETTS	080 c8c	900		944	ģ	0-1-0	,		1	
John Hancock Mutual	323,170	193,017	516,187	410,221	<b>#</b> 1,705	538,372	1,544	3,082,425	5,253 6,762	\$11,110,570 12,004,660
Massachusetts Hospital					:				:	
Massachusetts Mutual	834,800	296,594	1,131,400	803,456		1,037,035	935	2,198,033	13,383	99,177,669
State Mutual	271,000	117,441	388,531	1,904,334		2,210,537	1,542	4,545,043 614,300	19,202	50,154,379
Michigan—	•	:		:		,		2		
Michigan Mutual	:	:	:				:		i	;
Covenant Mutual										
German Mutual										
Life Association of America			:		:		-		:	
NEW JERSEY—	100,100,1	9.00	900	act year		2 mag 6mg	G, r	08- 120 1	· ·	
Naw York—	-/	forfit total	abot Conto	46700614	:	2//2/0//	41330	3,4/1,100	10/11	265,071,015
Brooklyn	245,675	134,257	379,932	523,788	12,500	630,709	\$	673,493	3,316	7,000,480
Equitable	6,543,751	1,674,192	8,217,943	4,935,171	2,000	6,131,013	6,115	21,440,213	46,383	157,737,356
Germania	1,230,720	480,603	1,711,323	1,082,721	24,000	1,390,442	2,051	3,270,448	19,353	32,191,263
Globe	511,505	170,610	088,115	686,168	3,402	1,295,872	1,222	2,182,170	8,414	14,733,095
Homosonsthic	492,355	294,513	700,000	590,151	15,000	720,093	4.1	1,030,203	7,050	15,308,003
Knickerhocker	000.122	280,249	1.251.224	1.448.425		1.684.220	720	1.079	200	319401/39
Manhattan	1,069,308	576,638	1,645,946	1,232,222	40,000	1,520,341	1,122	2,507,067	11,620	34,263,345
	531,779	127,956	659,735	476,062		613,457	8	1,175,521	10,016	13,903,156
-	13,092,720	4,752,408	17,845,128	14,400,032	:	16,026,729	8,870	38,966,82	91,828	290,774,315
	5,089,552	1,958,335	7,047,887	4,807,893	:	5,840,800	5,062	15,949,980	45,005	125,232,145
Provident Savings	28.460	272,205 6.8E6	46.225	16.047	:	25,097	. 96	196.692	3 8	2.055,000
United States.	706,137	272,526	978,663	670,025	38,226	020,238	1021	4,086,601	0,017	18,432,608
Universal	69,973	29,612	99,587	214,086	. ;	417,572	: :		8,110	9,556,299
Washington	955,261	190,00	1,245,322	857,606	8,654	1,064,611	1,255	2,607,008	9,947	21,215,796
Norm: Creating the state of the	26,376	18,391	40,709	35,954	:	49,480	107	141,192	1,034	743,470
North Caroline State										
Он10—									: :	
Toledo Mutual				:	:		;			
Union Central.	461,192	85,680	546,872	330,404	10,000	443,750	910	1,684,412	4,619	8,184,403
FENNSYLVANIA— American	100	070 100	fed og .	801 626		000	1.088	1 680 for	7 44.7	982 73
Girard Life Annuity and Trust.	60,837	60,593	121,430	76,894	21,000	121,300	13	14,915	725	1,839,750
Homestead Bank and Life	537	18,433	18,970	3,916		810,61	:	250	046	102,124
Penn Mutual	1,084,028	402,326	1,486,354	650,746	-	1,166,536	5,554	3,594,796	10,731	29,274,597
Pennsylvania Co. 107 Ins. of Lives and Granting Annuines Deschaterion Annuity and Life	190	804	26.862	980	:	20.01	Ý	020 200	211	300,033
The state of the s	3	16011	33300	2000	:	1000	2,	2001	2/3	-0-1-67

### INSURANCE YEAR BOOK.

	Policies in Force Jan. 1, 1879.	Amount.	\$8,183,357	1,001,500			61,441,014
<i>,</i> ·		No.	4,004	<b>3</b>	i	:	33,254
	NEW POLICIES ISSUED IN 1878.	Amount.	\$703,025	192,000			8,108,407
	NEW PO	No.	88	115	i	;	3,463
tinued.)	ds Total N	1876.	\$238,824	27,343		:	3,528,932
E8—( <i>Con</i>	Divident to Stock	1878.	\$4,060	000'0	:	:	;
LIFE INSURANCE IN THE UNITED STATES—(Continued.)	Total Payments to	1878.	\$197,144	10,790	-		3,088,793
THE UNIT	Total Income		\$335,893	39,927			3,317,445
NCE IN 1	Total Interest and Miscellaneous	Keceipts 1878.	\$ T04,250	39,826		:	1,332,867
INSURA	Total Premium Receipts	1878.	\$231,643				1,984,578
LIFE			Vermont— National	Virginia—	Life Insurance Company of Virginia	Wisconsin	Northwestern Mutual

## MARINE INSURANCE COMPANIES OF NEW YORK STATE.

	Total Expendi- tures.	\$5,000,000 \$45,000,000 \$60,004 776,003 178,110 778,701 807,817	\$8,344.907
	Expenses.	\$471,655 \$9,349 \$135,538 \$116,668 \$41,800 \$107,055 \$162,743	\$8,344,907
<b>.</b> 8	Scrip Scrip and Interest.	\$2,605,860 73,848 439 35,963 451 733	\$2,717,433
R 31, 187	Dividends F	\$66,054 17,500	\$101,054
<b>D</b> есемве	Losses Paid.	\$2,012,784 111,812 178,633 643,835 75,047 664,839 117,433	\$4,349,39I
Ending	Total Cash Income.	\$4,435,067 245,774 400,847 677,574 1537,096 531,096 632,721	\$7,283,441
IE YEAR	Interest Received.	25.5 25.5 25.5 25.5 25.5 25.5 25.5 25.5	\$928.730
N FOR TE	Premiums Received.	\$3.737.693 186,884 362,148 650,819 113,819 512,224 504,301 186,601	\$6,354,711
CONDITIO	Capital Stock Paid-up.	Mutual. \$662,080 \$600,000 Mutual. Mutual. \$500,000	\$1,662,080
OF BUSINESS AND CONDITION FOR THE YEAR ENDING DECEMBER 31, 1878.	Scrip not Ordered Redeemed.	\$7,756,700 616,055 595,669 593,528 583,639	\$5.38a.177 \$10.145,582 \$1,662,080 \$6,354,711
	Liabilities Except Scrip and Capital.	\$4,009,205 151,100 153,553 322,253 322,353 243,711 266,455 114,582	\$5,382,177
STATEMENT	Gross Assets.	\$12,951,429 802,530 908,912 745,478 720,23 1,042,380 674,846 598,911	\$18,444,843
Š	NAME OF COMPANY.	Atlantic Mutual \$12,951,429 \$20,050 \$2	Totals

+ Excluding premium or deposit notes, liable to assessment, received during the year.

\* Excepting premium notes.

## STATISTICS OF AMERICAN FIRE INSURANCE COMPANIES.

A COMPARATIVE EXHIBIT OF RECEIPTS AND DISBURSEMENTS IN 1878, TOGETHER WITH ASSETS AND SURPLUS JAN. 1, 1879.

[Compiled mostly from Sworn Reports to State Insurance Departments.]

NOTE: The tables on pages 73 to 79 show a complete list of all existing insurance companies in the United States, together with names of officers, amount of capital, etc.

NAMB OF COMPANY.	Net Premiums received.	Interest and other receipts.	Total Income.	Total Disburse- ments.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Assets.	Total Liabil- ities except capital.	Net Surphs.
ALIFORNIA	6									
'alifornia Farmers Mutual San Francisco	481,947	:	:	:	\$102,195		:		:	:
Commercial Ins. Co. of California, San Francisco	124,769				57,135					
	509,404	\$47,945	\$557,349	\$510,769	265,198	\$65,822	\$179,749	\$741,921	\$317,203	\$124,718
Home Mutual, San Francisco	247,125	:	:	:	7,54 84,86	:	:		:	
Union San Francisco	262,533				26,500					
Western Fire and Marine, San Francisco	5,305				55567					
CONNECTICUT:										
Ætna, Hartford	2,486,151	357,227	2,843,375	2,611,881	1,290,453	000'009	721,428	6,914,148	1,868,689	2,045,459
Connecticut, Hartford	342,328	76,012	418,340	360,645	151,808	100,000	108,837	1,441,165	_	180,943
Fairfield, South Norwalk	133,269	15,347	148,616	140,394	72,131	18,000	50,263	316,883		33,461
Hartford, Hartford	1,508,011	154,862	1,662,873	1,553,866	822,078	254,893	476,895	3,358,688	_	861,556
artford County Mutual, Hartford	42,938	11,369	154,307	32,856	18,427	:	14,429	* 207,094		136,796
Litchfield, Mutual, Litchfield	5,757	3,733	4 9,490	9,388	7,319	:	2,069	* 64,734		54,159
eriden, Meriden	195,498	19,471	214,969	307,816	120,897	18,000	68,919	436,280		16,802
Middlesex Mutual, Middletown	48,341	17,917	166,258	36,539	16,449		8,00	306,980	_	178,205
National, Hartford	237,663	75,162	312,825	237,359	88,663	90,000	82,696	1,104,006		318,613
New London County Mutual, Norwich	3,960	3,124	12,084	3,725	1,357	:	2,368	* 53,640	_	48,459
Norwalk, Norwalk	7.779	8,146	15,925	6,469	1,229	4,000	4,240	92,351	_	36,134
Orient, Hartford	226,729	48,382	275,111	248,257	113,132	55,000	80,125	787,542	_	128,653
Peoples, Middletown	26,296	12,020	38,316	27,500	9,478	10,000	8,032	210,503		89,231
Phœnix, Hartford	1,230,873	120,797	1,351,670	1,198,286	577,079	200,000	421,207	2,624,083		756,530
Security, New Haven	228,581	16,981	245,562	261,641	187,224	14,000	60,417	369,268		34.917
State Mutual, Hartford	12,050	1,733	† 13,783	8,610	2,397		6,213	* 29,250	_	16,719
Tolland County Mutual, Tolland	24,713	4,973	+ 29,686	31,289	22,842	:	8,447	* 91,475	_	43,334
Windham County Mutual Brooklyn.	13.081	2,405	+ 16.476	16.684	12.242		4.442	44.420		16,002

NAME OF COMPANY.	Net Premiums Received.	Interest and other Receipts.	Total Income.	Total Disburse- ments.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Assets.	Total Liabilities except capital.	Net Surplus.
DELAWARE: Kent County Mutual, Dover	\$23,639	\$4,901	+ \$28,540	\$29,782	\$14,480		\$15,302	\$90,616	\$17,631	\$72,985
ILLINOIS:	ò	1					70	•	;	
Addison Farmers Mutual, Addison	2,803	1,357	14,220	3,023	2,037		000	12,777	8 1	12,477
American, Chicago	902,204	47,252	049,450	582,273	242,545	100,000	239,720	079,414	10,377	200,037
Firemens, Culcago	15,355	9,015	2/6/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2	21,005	18,230	3 8	0,047	178 003	7,5	4 % C
German Freenort	160 551	22,725	101	150,045	28,301	21,010	20,356	480.576	151.230	138,337
German Ins. and Savings Inst., Ouincy.	10.184	16,321	26,505	25,754	1.314	15,168	9,272	206,788	96.00	53.400
German, Peoria	24,818	6,218	31,036	28,700	6,975	9,000	15,725	115,682	13,046	2,636
Millers National, Chicago	53,518	265	+ 53,783	45,180	27,173	:	18,007	* 37,or3	<b>a</b>	<b>a</b>
Millers Mutual, Alton	4,600	8,	+ 4,629	1,548	:	:	1,548	* IO,08I	a	<b>a</b>
Rocktord, Rocktord	193,950	38,926	232,876	209,120	62,937	40,000	106,183	510,884	280,754	136,130
Traders, Chicago	284,156	50,138	334,294	321,873	176,843	45,000	100,030	819,736	159,497	160,239
Durdington Burdington				7.0				7	37- 3-	
Cadar Davide Cadar David	21,327	1,914	23,241	010,12	0,343	:	14,073	05,142	001,01	23.970
Ceual Naplus, Ceual Naplus	1,470		1,470	6.04.0	003		4.3/3	29,513	3,105	1,348
German Mutual Davennort	12,793	90,0	19,193	2,030	30,541	000,01	41,109	* 23,059	130,982	101,077
Hawkeye, Des Moines	200	24,200	68,168	148 301	47.303	000	800	518.136	28.00	1 8
Iowa State. Keokuk	42,086	2,243	+ 55,220	48.821	23.730	2	25,001	* 61.425	98.6	
State, Des Moines	18,024	6,937	24,961	65,044	20,341	1,267	43,436	257,813	136,543	88,77
Kentucky:				:	;		!	•	:	•
Clay Fire and Marine, Newport	8,540	8,217	16,757	15,457	82.	4,989	6696	147,347	27,854	19,493
Franklin, Louisville	20,651	808,6	30,459	16,217	613	9,715	5,889	119,255	10,111	9.14
German, Louisville	23,240	10,590	33,830	19,481	4,835	8,000	0,040	232,673	15,051	17,618
German Security, Louisville	11,208	2,785	13,993	12,310	353	7,500	4.457	112,243	7,211	5,032
Verman washington mutual, Louisville	10,5	1,401	3,542	6/0/2	20,00		1,317	27,400	9 2 3 9	<b>d</b>
Ventuclar and Controlls Matural Louisville	45,50	36,44	100,001	010,010	50,00	17,959	30,047	335	03,200	20,080
Louisville German Mutual, Louisville	3, 5	2 2	7,30	20,0	1,403		5/4/5	10.503	45.597	194.900
I onieville Cormania I onieville	170	ž	14.95	78,7	1		3,5	20,00		
Louisville Louisville	10,241	14.230	22,482	25,551	2,5/3	1,4,5	3 2	158 100	800	1.00 2.00 2.00 2.00 2.00 2.00 2.00 2.00
Union Louisville	14.240	800	22.080	90,00	200	10,00	120 4	917 171	7 540	300
Western Louisville	14.464	7.007	21.461	17.012	900	4.000	7227	132.038	11 502	, c , 1 c
		16.11	1	61/-	3	ř	ì	200	2001	DE#143
<ul> <li>Excepting premium notes.</li> <li>Excluding premium or deposit notes, liable to assessment received during the year.</li> </ul>	leposit notes,	liable to assess	ment received	during the y		a Not reported.	δ This ite	m does not in	b This item does not include estimated liability for	ed liability for

. NAME OF COMPANY.	Net Premiums Received.	Interest and other Receipts.	Total Income.	Total Disburse- ments.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Assets.	Total Liabil- itles except Capital.	Net Surplus.
LOUISIANA: Crescent Mutual, New Orleans	\$228,931	\$7,661	\$236,592		\$97,259		\$59,291	\$506,611		
fruenchs, New Orleans fGermanie, New Orleans fHoose New Orleans	98,509 43,585 60,232	67,715	51,300	&41 c63	26,887 18,861	\$	18.022	249,658		
Lafayette, New Orleans  Merchants Mutual. New Orleans	36,249	6,284	42,533	30,674	9,00	1, 5, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6,	84.6	183,309		
New Orleans Insurance Association, New Orleans.	341,131	9,325	350,456	212,689	91,336	28, 8 26, 8 26, 8	28,8 5,5 5,6 8	685,070	\$134,711	\$64,708
Sun Mutual, New Orleans Teutonia, New Orleans	364,127	49,562 20,748	413,689	7/6/24	168,935	30,00	79,355	591,520	76	
MARYLAND:				, ,		9.0		99,00	9	30
Associated Firemens, Baltimore	35,925	16,559	52,484	42,734	8,63	20,217	13.884	324,000	23,808,52	980 980 140 140
Baltimore, Baltimore	45,187	808	74,995	66,548	9,110	39,504	17,934	593,619	83,465	310,154
Firemens. Baltimore.	115,000	8,8 8,8 8,8 8,8 8,8	73,072	27,948	13,014	84.000	14,334	1,007,339	508,840 84.324	498,493 112,401
German, Baltimore.	148,040	39,206	187,246	106,627	27,579	40,000	39,048	758,030	9,16	166,340
Home, Baltimore	24.574	9,163	33,737	27,951	7,829	10,240	9,889	155,210	15,902	40,00g
Maryland, Baltimore	8,8,7 8,8	7,345	40,239	48,332	22,878	9,800	15,654	123,162	24,80I	; }***
Merchants Mutual, Baltimore	24,080	15,492	39,512	39.567	10,267	90,000	8,5	282,027	3,070	78,957
Peabody, Baltimore	41,007	15,134	56,141	35,830	8,321	15,300	23,621	290,065	38,861	123,704
Potomac, Baltimore	12,293	96	18,383	17,563	9,79	8,036	6,737	135,133	8,512	26,496
MASSACHUSETTS:	# N 10 1	86/6	25,55	20,030	<b>.</b>	14:3/1	C#C#+	35.54	26/27	45,493
Abington Mutual, Abington	10,758	1,953	112,711	9,333	3,254	3,022	3,057	* 35,627	17,634	17,993
American Boston	102,200	10,440	121.870	169,393	105,297	30,000	27.774	545,973	81.085	123.216
Arkwright Mutual, Boston	184,698	8,679	+ 193.377	182,353	79,674	86,072	16,607	* 190,888	98,822	990,26
Atlantic Mutual Fire and Marine, Provincetown	<b>2</b> ,880	5,755	1 60,635	60,412	50,049	a 5,346	5,017	* 252,162	\$ 58,676	193,486
_	12,430	3,530	† 15,973	15,436	7,326	3,101	5,000	57.305	30,940	20,359 +
Boston Manufacturers Mutual Boston	240.504	18,500	4,030	286,403	152 780	104.023	37.780	* 288.	187.154	201.133
Boston Marine, Boston	600,682	26,042	636,024	675,841	180,851	20,00	104,990	1,002,061	447,560	144,50I
Boylston Mutual, Boston	800	100.0	200	25.00	74.0	2	101.01	3	A 210 FOR	600 117

‡Capital stock impaired. a Interest paid scripholders. b Liabilities d'Liabilities exclusive of guarantee fund (\$557,200) and outstanding scrip NOTE.—In the statements furnished by the New Orleans Companies marked thus (, f) the interest receipts are deducted from the expenditures. \* Excepting premium notes. † Excluding premium or deposit notes, liable to assessment, received during the year. exclusive of guarantee fund (\$roo,coo) and outstanding scrip (\$89,104.) c Including \$4,282 interest paid to scripholders. (\$79,700). c Excess of interest over expenses.

Age of the Part	Assets. Ca	cts. Capital. Surplus
\$\text{Sol}{23}\$         \$\text{Sol}{23}\$<		
34,475         44,034         47,240         20,546         57,250         20,546         57,270         20,546         57,270         20,546         57,270         20,546         57,270         20,546         57,270         20,547         20,770<	*\$102,990	
250,597 28,888 28,898 49,454 26,755 44,154 25,000 86,337 259,597 259,797 25,797	1,217,939	7229,417
9.15.95 9.15.9	239,571	157,501
37.007 37	* 25,791	45,54
1,034   10,057   10,059   10,059   10,050   10	* 170 642	288
71,032 19,997 10 00 91,535 40,133 19,990 31,442 391,812 40,535 20,039 20,543 20,039 20,543 20,039 20,543 20,039 20,543 20,039 20,543 20,039 20,543 20,039 20,543 20,039 20,543 20,039 20,543 20,039 20,045 20,039 20,045 20,039 20,045 20	374.605	201.100
29,775 29,044 27,75 29,044 27,75 29,056 24,0	301,812	24,003
250,585 22,105 272,780 240,005 136,442 103,653 502,543	*35.953	10,534
78,322 3,035 145,755 11295 55,777 13,159 5,988 78,983 125,390 17,179 142,290 147,179 90,794 18,000 38,376 16,983 15,340 17,179 142,290 147,179 90,794 18,000 38,376 16,983 17,179 142,290 147,179 90,794 18,000 38,376 16,496 17,179 142,590 147,179 140,897 17,143 17,144 1	502,543	183,351
103.255 37.500 145.755 112.993 47.811 30.005 38.5117 721.428 125.390 17.179 142.509 147.18000 38.5117 721.428 15.300 17.179 142.509 15.123 26.001 29.200 15.123 13.907 3.151 3.005 38.5117 30.005 38.5117 30.005 38.5117 30.005 38.5117 30.005 38.5117 30.005 30.513 13.005	86,983	46,33I
15.342 7.277	721,428	100,165
15,242         5,067         +20,309         19,123         13,967         3,151         3,005         881,37         46,807         6,000         29,767         27,515         29,755 <td>143.800</td> <td>110.278</td>	143.800	110.278
65,588         11,395         74,983         86,574         46,807         6,000         29,767         257,583           4,655         4,655         2,996         1,745         92         1,159         4,434           98         1,513         41,611         6,387         5,441         7         93         4,434           15,53         8,147         63,730         14,637         14,634         5,652         5,522         1,4494         1,4394         1,4590         1,705,633         1,4494         1,4394         1,705,633         1,705,633         1,705,633         1,705,633         1,705,633         1,705,633         1,705,632         1,705,633         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933         1,405,933	* 88,137	9,345
4-350 4-350 4-350 4-350 1,513 4-1,011 6,387 5,544 7 7 93 14,570 14,034 5,553 11,353 11,353 11,404 4,505 11,007 11,004 11,011 11,004 11,011 11,004 11,011 11,004 11,011 11,004 11,011 11,004 11,011 11,004 11,011 11,004 11,	257,585	47.566
55.58 8.147 63.730 87.349 69.542 3.357 14.550 779.585 11.352 3.248	* 9,315	7,497
55,553 3,218 14,579 14,659 5,552 5,322 3,249 170,575 14,659 17,749 14,650 17,655 17,709 17,655 17,65	1. 20.	18,0%
11,352 3,310 144,570 146,684 6,163 35,508 35,333 10,842 33,378 84,9505 24,923 1 17,057 146,694 3,3508 35,333 10,842 33,378 84,923 12,341 7,337 14,125,578 111,355 85,447 5,508 15,090 35,393 10,842 33,395 85,111 1,350 12,390 12,	170,585	01,300
84,595 24,937 † 197,198 89,948 33,955 37,359 28,011 * 459,399 8,559 24,937 † 197,198 89,948 33,959 37,359 28,011 * 459,399 8,599 8,799 8,799 8,599 8,599 8,599 8,599 8,799 8,5	52,727	75,197
123,341	450.000	6 148 075
8,000 a,359 + 10,499 7,665 1,600 3,539 a,536 4,6592 4,6592 3,539 a,564 + 6,187 3,855 3,339 a,4,398 a,3,00 a	* 372.705	100,623
3.523 2.664 + 6.187 3.855 2.350 1.505 1.505 49.088 3.000 3.0	46,592	11,597
34,003   324,07   302,022   39,899   49,850   70,943   1,143,189     22,648   13,772   36,592   39,890   49,850   39,890     24,498   4,958   10,456   7,186   908   13,000   8,784   246,150     14,098   4,958   10,456   7,186   908   908   90,890     14,098   10,578   4,4576   49,894   16,975   14,653   18,366   244,038     57,914   8,874   4,678   4,6440   10,777   19,888   18,366   244,038     57,914   8,874   4,678   4,6440   10,777   19,888   13,88   3,88,557     60,143   16,004   48,337   77,807   23,166   41,544   13,117   3,34,68     71,809   48,427   4,124   14,124   13,117   3,34,68     71,807   14,124   14,124   13,117   3,34,68     72,606   1,530   4,400   4,112   1,440   1,244   1,255   28,502     73,606   1,530   4,400   4,112   1,440   1,265   28,502     74,607   1,607   1,607   1,607   1,607   1,607   1,607     72,607   1,607   1,607   1,607   1,607   1,607     73,408   1,607   1,607   1,607   1,607   1,607   1,607     74,608   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607   1,607   1,607     75,607   1,607   1,607   1,607   1,607   1,607   1,607   1,607   1,607   1,607     75,607   1,6	* 49,988	30,316
79,100 15,009 94,835 97,958 9,340 21,117 37,501 308,2500 14,498 4,958 19,4778 15,994 13,000 87,784 246,159 116,091 30,645 17,476 15,994 13,000 87,784 246,159 116,091 30,645 146,736 147,632 76,514 39,880 31,238 700,012 43,682 16,574 16,975 14,653 18,266 224,038 15,914 16,527 79,392 20,140 40,714 18,538 23,468 16,111 13,413 3,855 41,541 12,511 2,534 18,537 23,655 1,530 12,555 18,530 12,540 12,541 13,117 2,534,68 15,117 13,413 3,856 14,001 12,655 25,502 14,111 13,413 14,440 12,655 25,502	1,143,189	394.556
22,046 13,712 30,390 37,776 15,994 13,000 6,704 40,105 116,091 13,000 6,704 13,000 10,704 13,000 10,704 13,000 10,576 14,673 14,673 14,673 14,673 14,673 14,673 14,673 14,673 14,673 14,673 14,673 15,815 18,306 10,014 18,576 14,640 10,777 13,813 18,306 10,014 18,578 16,014 18,578 18,300 10,014 18,500 10,014 18,	308,200	89,739
1,1,1,0,0	240,150	43,750
43.698 10,578	200,100	17,555
57.914 8.874 66.788 46.440 10.767 19.888 15,815 *181.351 69,143 16,094 185.237 79.392 20.140 40.714 18.538 *338.557 83,510 1.899 185,409 77.807 23.166 41.544 13.117 *53.468 10.150 5.901 116,111 13,413 3.856 6.501 2.956 *95.299 2.566 1.530 1.430 1.440 1.265 *25.502	* 204,028	038 107,717
69,143 16,094 + 85,237 79,392 20,140 46,714 18,538 *338,557 83,510 1,899 + 85,499 77,807 23,166 41,544 13,117 5,54468 10,150 5,961 + 16,111 13,413 3,856 6,601 2,956 *95,299 2,566 1,530 + 4,006 4,135 1,411 1,440 1,265 *28,502	* 181,351	351 102,515
83,510 1.899 †85,409 77,807 23,166 41,54 13,117 *53,468 15,117 13,413 3,856 6,601 2,056 95,229 4,53 1,411 1,440 1,265 *28,502	* 338,557	557 136,889
10,150 5,961 † 16,111 13,413 3,856 6,601 2,956 \$95,229 2,529 2,529 1,411 1,440 1,265 \$28,502	* 53,468	468 43,766
2,566 1,530 † 4,006 4,125 1,411 1,440 1,265 * 28,502	* 95,239	229 32,388
	28,502	502 7,124
	553,137	137 100,975
† 2,585 I,87I I,448 423 722,550	7 22,550	550 4,520

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TANK THOO TO MINUTE	Received.	and other Receipts.	Income.	Disburse. ments.	Losses,	Dividends.	Expenses.	Assets.	ties except Capital.	Surplus.
MASSACHUSETTS.—Continued: New England Mutual, Boston.	\$134,824	\$9,340	+\$144,164	"	\$01,611\$	<del></del>	\$30,536	*\$456,999	<b>d\$114.138</b>	02
Norfolk Mutual, Dedham North American, Boston	63,149	16,774	+ 8,88 8,88	63,232	12,557	35,525	15,150	* 293,461 320,655	134.179	159,281
Prescott Quincy.	136,911	18,459	155,370		86,672		48,379	384,262	107.973	
Quincy Mutual, QuincyRevere Boston	90,558	17,756	1 108,314		35,000		28,088	355,733	194,570	
Salem Marine, Salem.	54.40	9,875	64,284		63,812	:	206.7	245,134	48 505	
Salem Mutual, SalemShaumuit Boeton	898,2	1,618	+ 4,516		891		1, &	* 27,115	9,179	
Shoe and Leather, Boston	223,077	31,627	255,604		156,898	:	59,214	671,569	200,580	
South Denvers Mutual, Peabody	4,461	2,626	17,087		2/2		1,032	* 45,063	165,11	
Springfield fire and Marine, Springfield.	759,535	86,194 8,194	845,729		396,906		250,341	1,760,621	632,627	
Traders and Mechanics, Lowell, (mutual dept).	20,646	14.121	+ 64,767		28,568		13.737	* 241,206	113,400	
Washington Fire and Marine, Boston	177,485	37,208	214,693		130,897		46,552	774,245	149,420	
Worcester Manufacturers Mutual, Worcester	140,556	9,183	1 149,739		54.520 47.364		7,333	177,991	79,680	
MINNESOTA: St. Paul Fire and Marine. St. Paul	422.c68	64.103	486.761	,	200.554		153.064	841.000	278.160	
MICHIGAN:	-	Chit	•	-		•				
Detroit Fire and Marine, Detroit Michigan State, Adrian	30,595	38,598	146,097	131,126	48,175	25,000	57,951	510,806	61,947 54,062	198,859
MISSOURI:		,		,			,		; (	
American Central, St. Louis.	338,504	39,990	378,500	304,971	190,061	40,004	134,000	\$02,114 * 10,828	203.812	238,302
Citizens, St. Louis.	100,828	24.773	125,601	124,448	62,213	30,000	42.235	415,864	61.207	154,567
Franklin (mutual dept.), St. Louis	14,079	1,860	+ 15,939	23,384	7,256	:	16,128	*266,557	123,601	142,956
German Mutual Fire and Marine, St. Lonis	24,368		+24,368	19,377	7,933	:	11,444	*208,167	118,568	89,599
Home Mutual Fire and Marine St. Louis	4.5	394	† 1,338 † 20,205	30.30	11.647		70 153	* 183,710	128 821	7,421
Hope Mutual, St. Louis.	16,880	513	17,393	14,505	2,781		11.724	*216,581	143,771	72,810
Jefferson (stock dept.) St. Louis.	45,909	16 155	62,064	59,676	18,527	20,000	21,149	267,937	33,973	34,864
efferson (mutual dept.) St. Louis	6,337	850	17,227	10,109	2,458	:	7,711	, 290,767 *	167,621	123,140
Laciede Mutual Fire and Marine, St. Louis	0,413	1,982	1 0,395	15,097	4,140	9	2,618	72,304	100,150	131,045
Marine. St. Louis.	190'01	12,007	32,058	33,590	7,200	15,000	11,300	203.281	16,516	36,765
Merchants, St. Joseph	32,313	14,705	47,018	26,734	13,442	: : :	13,292	220,202	19,027	51,175

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NAME OF COMPANY.	Premiums Received.	and other Receipts.	Total Income.	Total Disburse- ments.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Assets.	Total Liabil- ities except Capital.	Net Surplus.
MISSOURI.—Continued: Missouri State Mutual Fire and Marine, St. Louis	\$18,707		+ \$18,707	\$18,501	\$4,348		\$14,153	*\$269,210	\$145,746	\$123,464
	20,996	\$13 <sub>8</sub>	†21,134	15,727	2,928	:	12,799	*216,265	138,716	77.549
North St. Louis Mutual, St. Louis	18,263		+18,263	12.307	4,962	:	7,345	. 159,109	191,68	8 8,
Fractine, St. Louis. St. Charles Mutual. St. Charles.	27,004	2, 4, 28, 320, 320, 320, 320, 320, 320, 320, 320	46,713	3,220	850		2,379	* 150.758	66,136	9 9
St. Joseph Fire and Marine, St. Joseph	152,732	32,587	185,319	166,214	92,372	\$19,200	54,642	412,324	77,835	\$. 84.
St. Louis Mutual Fire and Marine, St. Louis	26,531	8,639	135,170	36,143	16,715		19,428	*1,243,906	653,028	589,978
Washington Mulual, St. Louis	13,540	1,023	601,61	14,03/	5,545		C.C.	312,745	105,494	(a//a1
New Hampshire, Manchester	. 171,492	29,215	200,707	173,309	101,296	20,000	52,013	507,617	129,938	127.679
NEW JERSEY:	,			ç		2	,		1	1000
American, Newark	182 867	115.00 20.311	257,931	104,415	30,000 40,000 40,000	80,514 7.8.280	200,207	1,431,007	135,133	0,000
Germania Newark	60,447	4:934	70,371	81.280	47.002	240,400	33,307	235.258	32.307	200
Germania, Elizabeth	0,703	7,583	17,376	11,635	3,523	3,00	5,112	119,555	6,662	12,80
Home, Newark.	26.84	13,490	108,334	96,39	61,318	; :	80,078	262,353	52,495	9,85
Hudson, Jersey City	66,150	866,6	76,148	83,427	32,797	6,500	44,130	261,436	57,670	S. S.
fanufacturers, Newark	137,685	16,579	154,264	143,467	73,861	14,000	55,606	300,785	79,913	80,87
Merchants, Newark	337,238	58,249	395,487	351,652	134,724	47,850	169,078	1,087,336	254.571	\$. 5.
fillville Mutual Marine and Fire, Millville	219,783	2,971	+222,754	219,665	165,432	:	54,233	* 214,164	146,745	9,41
Newark City, Newark	110,236	15,807	126,043	120,486	61,265	14,000	45,221	312,617	ر کر:390	47,32
ewark Fire, Newark	191,487	36,091	227,578	101,100	49,148	e 39,910	72,042	740,113	123,581	300,53
Peoples, I renton	155,330	31,591	180,921	180,729	100,205	21,000	59,404	011,404	130,993	174.40
Standard Transon	210,013	76,15	230,170	145,109	4. 5. 5. 5. 5. 5.	80,4	44,544	302,514	25 85.1	28.0
Trade. Camden.	05.110	11.838	106,057	113.660	65.136	12.804	35.710	274.305	66.19	, œ
NEW YORK:		200	166122	2	5-10-			CCCL		
Ætna, New York City	51,740	8,639	60,379	79,377	25,880		36,479	233,050	33,029	æ
driatic, New York City	. 86,073	8,996	95,069	116,184	71,034		34,843	249,773	42,666	7,10
Agricultural, Watertown	503,109	53,980	557,089	508,359	265,343		222,700	1,150,064	733,418	216,64
Ibany, Albany	. 60,588	23,032	83,620	60,030	7,625		17,405	428,324	37,801	190,52
American, New York City.	123,955	54,292	178,247	177,317	12,968	++	60,90 <del>4</del>	970,394	c 75,846	\$ \$
merican Exchange, New York City	38,100	15,173	53,339	49,802	3,768		20,097	292,570	23,377	6 6 6
tlantic Mutual Marine, New York City	3,737,693	697,374	4,435,067	5,090,299	2,012,784	(4	471,055	12,951,429	4,003,205	8,948,22
Brooklyn Brooklyn	44,25	10.493	4,6	45,05	2,1/4 1,82,1	8,6	23,000	278.016	21.072	303.04
Ruffalo German Buffalo	20,00	24 503	297 676	101	20,08		72,001	754,407	134.381	420.02
	+	5	10101	191,000	7			124.457		-

\$\frac{\psi_{11}\text{Sign}}{\psi_{12}\text{Sign}} \text{Sign}\text{Sign} \text{Sign}\text{Sign} \text{Sign}\text{Sign} \text{Sign}\text{Sign} \text{Sign}\text{Sign} \text{Sign}Sign	NAME OF COMPANY.	Net Premiums Received.	Interest and other Receipts.	Total Income.	Total Disburse- ments.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Assets.	Total Liabil- ities except Capital.	Net Surplus.
V. State College         \$\$15.50	EW YORK.—Continued:										
1,000   1,00	Buffalo, Buffalo	\$135,251	\$14,757	\$150,008	\$156,546	\$105,851	\$10,000	\$40,695	\$204.743	\$51,382	\$43,362
1,000	City New York City	199,083	53,402	252,405	218,950	53,777	70,530	94,037 7,037	943,040	139,077	503,709
(6)         (6) <td>Clinton, New York City.</td> <td>93,076</td> <td>24.213</td> <td>117,280</td> <td>117.270</td> <td>40.324</td> <td>30,00</td> <td>46.055</td> <td>452,323</td> <td>20,30</td> <td>150,018</td>	Clinton, New York City.	93,076	24.213	117,280	117.270	40.324	30,00	46.055	452,323	20,30	150,018
1,000,000   1,00	Columbia, New York City.	66,99	16,800	83,700	71.864	33,013		37,951	353,545	42,418	11,126
1868   186	Commerce, Albany	70 572	19,932	90,504	87,678	25,264	32,000	30,614	411,406	47,601	163,805
1493.012   1504.04   15.050   164.17   144.38   11.012   17.384   09.349   09.349   11.0000   15.752   14.0000   15.000	Commercial, New York City.	285,116	23,967	309.083	284,532	150,950	35,846	92.736	510,640	140,117	170,523
1,4453.012   1,14400   1,04416   1,4460   21,461   25,644   15,759   137,749   15,759   15,759   15,777   1,1450   13,444   13,446   13,446   14,446   14,	Commercial Mutual Marine, New York City	180,884	58,890	245,774	255,009	111,812	e 73,848	69,349	802,590	7151,100	651,490
97.641         51.664         14.062         13.462         21.401         59.644         42.401         873.778         66.37           53.980         17.502         14.1682         31.346         21.401         59.644         42.401         873.778         66.37           115.02         17.512         13.649         7.017         25.279         324.177         15.86           115.03         21.776         138.618         124.399         49.600         25.378         344.17         40.18           115.03         21.776         138.618         124.399         49.600         25.328         344.17         40.18           115.03         21.776         138.618         13.449         13.449         13.449         13.449         13.449         13.449         14.44	Continental, New York City	1,493,012	171,400	1,004,418	1,440 383	075,507	0 134,998	035,878	3,327,771	& 1,289,349	1,036,422
28,640         13,042         41,682         31,886         18,004         13,882         217,186         16,865           113,822         17,777         † 16,602         31,886         19,877         25,398         49,597         7,889           113,822         24,786         136,186         131,382         38,484         30,000         55,398         49,597         7,889           113,822         24,786         131,382         38,484         30,000         25,398         383,400         63,696           113,822         11,746         10,21,773         80,695         20,400         25,621         37,511         37,521         37,696           56,375         11,746         1,021,773         80,695         20,400         25,621         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,511         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512         37,512	Eagle, New York City	97,641	1,661	140.305	123,446	21.401	₹0.644	42,401	873.738	28,327	507.411
33.980         17,757         71,537         71,537         71,537         71,537         71,537         71,537         71,537         71,537         71,537         71,537         71,539         40,157         7,007         7,007         7,007         7,007         7,007         7,007         7,007         7,007         7,007         7,007         7,007         7,007         7,009         40,153         38,184         30,000         63,398         4-39,834         63,709         40,005         31,384         30,000         63,398         4-39,834         63,709         40,005         31,384         30,000         63,398         4-39,834         63,709         40,005         31,384         30,000         63,398         4-39,834         63,709         40,005         31,395         31,003	Emporium, New York City	28,640	13,042	41,682	31,886	18,004		13,882	217,186	16,865	321
113,63e	Empire City, New York City.	53,980	17,757	71,537	65,357	20,210	19,875	25,272	342,157	40,157	102,000
113,832	Erie County Mutual, Buffalo.	14,592	1,471	+ 16,063	13,649	7,017		6,632	* 23,500	7,880	15,620
115,030   21,756   155,786   15,036   25,031   245,834   39,000   53,398   245,834   345,834	Exchange, New York City.	113,832	24.786	138,618	124,999	49,690	100,00	55,308	383,400	63,696	19,694
40,415         21,775         08,140         05,579         10,958         20,400         25,021         37,933           904,377         117,466         1,021,773         876,525         23,937         100,000         337,139         2471,761         38,092           904,377         117,466         1,021,773         876,525         193,556         100,000         337,139         2471,761         656,732           571,625         91,634         653,259         595,625         193,556         100,000         327,139         2471,761         656,774           11         110,634         46,666         319,525         271,909         110,000         327,139         2471,771         656,774           27,286         11,000         310,525         271,909         130,000         310,335         376,346         444,405           27,139         11,000         310,000         <	Farragut, New York City	115,030	21,756	136,786	131,382	38, 184	30,000	63,398	•429,834	68,767	161,067
50,377         11,774         71,152         97,525         23,937         10,000         27,088         24,77,71         650,728           571,625         91,034         653,259         595,625         192,636         100,000         24,77,71         656,738           18,634         41,133         42,647         12,647         12,648         10,006         95,562         10,000         29,311         47,57,610         656,738           70,286         19,066         95,325         27,905         15,068         30,311         46,650         11,822           70,286         19,066         95,325         30,544         178,603         30,000         37,343         49,332           20,136         19,066         95,325         30,544         178,603         37,345         49,332         11,823           20,138         13,037         20,347         20,148         51,048         51,039         37,345         49,332           60,138         13,037         20,447         20,447         11,400         38,877         37,348         49,332           20,266         32,038         13,103         20,443         20,113         21,104         11,400         38,149         40,532         40,532	Firemens, New York City	46,415	21,725	68,140	62,979	19,958	20,400	25,021	327,521	37,093	85,83
904,307         117,400         1,000         337,139         2,47,771         444,05           18,694         4,1534         422,847         21,609         110,000         337,139         2,417         444,05         11,698         44,155         44,056         11,698         11,698         44,155         11,698         44,155         44,056         11,698         11,698         44,155         11,698         11,698         44,155         11,698         44,165         11,698         44,165         11,698         44,165         11,698         44,165         11,698         44,165         11,698         44,165         11,698         44,165         11,698         44,165         11,618         44,405         11,812         44,405         11,812         44,405         11,812         11,812         44,403         11,812         11,812         44,403         11,814         11,414	Firemans I rust, New York City.	50,375	14,777	71,152	67,525	23,937	10,500	27,088	275,010	3,00	80,318
10,034   0,0	German American, New York City	904,307	117,400	1,021,773	870,095	439,550	100,000	337,139	2,471,781	050,732	815,049
73,459 46,050 12,047 21	Gelmania, INEW TOLK City	571,025	91,034	003,259	595,025	192,099	110,000	32,222	4,0/0,4	54.45	44.4%
76,286   19,066   95,324   89,599   36,071   20,000   39,528   376,346   49,325   376,346   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   36,034   49,325   49,325   49,425	Glens Falls, Glens Falls	273.450	200.00	210 525	271.005	150,488	8	9,311	000,427	285.405	414.032
36,148   38,699   400,847   380,634   178,609   68,096   698,912   133,533     221,599   37,744   259,343   200,118   54,936   60,000   85,183   65,774   121,473     69,136   19,097   124,91   20,118   21,095   21,185   224,490   47,599     60,0802   86,013   666,815   60,344   271,997   50,000   21,474   1683,797   597,898     122,042   19,886   141,878   115,018   77,596   30,000   31,474   1683,797   597,898     141,800   24,242,018   1,207,678   30,095   31,372   31,391     15,000   32,927   31,702   31,702   32,102   32,103     15,000   31,702   77,497   99,089   35,173   20,000   31,916   274,231   44,113     16,139   20,443   29,443   39,147   39,046   24,797   39,145     16,139   20,478   81,097   34,771   39,046   39,145     16,139   21,772   21,773   24,772   34,771   389,046   46,970     16,139   21,772   3	Globe, New York City	76.286	10,066	05.352	80.50	30.071	80.00	30,728	376.348	40.232	127,116
221,599         37,744         259,343         200,118         54,936         60,000         85,188         665,774         111,473           69,138         13,037         28,175         17,034         71,034         71,034         71,193         28,936         14,000         38,857         27,185         323,495         47,598           55,450         16,445         71,034         72,113         18,735         20,193         27,185         323,496         47,598           600,802         86,013         686,815         603,441         271,997         50,000         581,474         1,683,797         507,893           122,042         10,836         141,080         75,036         20,000         55,045         36,436         47,599           34,611         11,480         46,091         54,874         17,112         15,000         87,908         75,893         164,300           40,166         37,496         29,162         20,000         37,935         164,300         23,502         164,300         23,502           63,795         13,702         77,497         89,689         35,173         20,000         37,916         37,491         44,113           40,484         29,483         75	Great Western Marine, New York City	362,148	38,699	400,847	380,634	178,603	a 133,035	966,89	908,912	152,553	94,279
69,138         13,037         81,753         81,793         28,956         14,000         38,857         375,859         40,552           55,450         16,454         71,004         72,133         18,735         26,133         27,135         324,496         47,959           60,80z         86,013         686,815         686,815         693,447         1,653,777         47,959           7,000         23,865,00         32,827         50,000         51,474         1,633,777         57,596           3,460 1         11,80         46,001         1,207,676         301,935         92,426         90,500           101,666         37,496         23,162         68,701         50,000         87,908         758,233         144,310           77,738         20,611         77,497         80,602         32,602         37,903         35,923         144,311           40,484         20,749         77,497         80,602         32,000         33,916         37,421         47,431           77,757         63,441         8.24         7,9600         32,602         37,431         42,131           40,484         20,43         77,497         80,603         32,147         33,406         34,421 <td>Greenwich, New York City</td> <td>221,599</td> <td>37,744</td> <td>259,343</td> <td>200,118</td> <td>54,936</td> <td>90,09</td> <td>85,182</td> <td>665,774</td> <td>121,473</td> <td>344,30I</td>	Greenwich, New York City	221,599	37,744	259,343	200,118	54,936	90,09	85,182	665,774	121,473	344,30I
55.450         16,444         72,113         78,7185         26,193         27,185         323,490         47,959           600,802         86,013         666,815         693,441         27,1967         50,000         281,744         1,683,797         597,898           122,042         19,836         141,878         151,018         77,006         20,000         281,447         1,683,797         597,898           34,611         11,480         46,091         24,22,018         1,207,676         301,995         912,345         6,390,332         2,006,803           70,138         20,611         90,749         79,539         26,600         33,916         27,431         47,431           70,138         20,611         90,749         79,539         36,000         33,916         27,431         47,411           40,484         20,747         80,089         35,173         20,000         33,916         27,4231         47,431           40,484         20,753         81,076         60,648         24,7763         14,031         354,464         46,970           40,484         16,530         81,076         60,648         24,7763         14,000         33,916         37,472         359,049         46,970 <td>Guardian, New York City</td> <td>69,138</td> <td>13,037</td> <td>82,175</td> <td>81,793</td> <td>28,936</td> <td>14,000</td> <td>38,857</td> <td>275,895</td> <td>40,552</td> <td>35,343</td>	Guardian, New York City	69,138	13,037	82,175	81,793	28,936	14,000	38,857	275,895	40,552	35,343
000,802         86,013         008,015         008,016 <th< td=""><td>Hamilton, New York City</td><td>55,450</td><td>16,454</td><td>71,904</td><td>72,113</td><td>18,735</td><td>26,193</td><td>27,185</td><td>322,496</td><td>47,959</td><td>124,537</td></th<>	Hamilton, New York City	55,450	16,454	71,904	72,113	18,735	26,193	27,185	322,496	47,959	124,537
122.04         10,039         144.07         151.010         75,030         23.00         55,034         50,044         50,044         50,044         50,044         50,044         50,044         50,044         50,004         50,003         50,004         50,003         50,004         50,003         50,004         50,003         50,004         50,003         50,004         50,003         50,004         50,003         50,004         50,004         50,004         50,004         50,003         50,004         50,003         50,004<	Hanover, New York City	802,802	86,013	086,815	603,44I	271,907	50,000	281,474	1,083,797	507,898	975,899
3,0,0,0   3,0,	Home New Vork City	25,042	19,030	141,070	151,010	75,030	20,000	55,962	34,000	6/5/20	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
19,1666 237,496 229,162 205,602 68,711 50,000 87,908 758,253 124,310 70,138 20,611 90,749 79,539 26,602 20,000 32,937 359,259 47,431 63,795 13,702 77,497 89,089 35,173 20,000 33,916 274,231 44,113 40,484 29,483 75,597 63,441 8,854 64,546 16,530 81,076 66,648 24,763 14,000 27,975 354,854 46,970	Hope New Vork City	2,000	340,240	20,44,020	7, 87,	1,0/10/0	25,17	200.00		6,000,003	1,505,400
New York City         70,138         20,611         90,749         70,139         26,622         20,000         34,937         359,259         47,431           40,705         13,702         77,497         80,089         35,173         20,000         33,916         27,431         40,133           40,484         20,484         20,441         8,089         35,173         20,000         33,916         27,421         42,113           73,394         19,753         93,147         93,382         20,113         36,000         36,440         36,000           8 Loty         64,546         16,530         81,076         66,648         24,773         14,000         27,975         354,854         46,970	Howard New York City	34,011	27,406	40,091	4,0,4	100,89		87,008	758.263	124.210	132.043
63,795 13,702 77,497 89,089 35,173 20,000 33,916 274,231 44,113 40,484 29,483 75,997 63,441 8,244 0,30,000 34,271 38,946 39,445 73,394 16,530 81,076 60,048 24,763 14,000 37,975 354,854 46,970	Importers and Traders. New York City.	20,138	20,611	00.740	70.530	26,602	000	32.037	350.250	47.431	111.828
40,484 29,483 75,967 63,441 8,254 c 36,242 18,945 548,415 d 34,402 39,145 73,394 19,753 93,147 93,382 29,111 39,000 34,271 389,046 39,145 39,145 66,648 24,763 14,000 27,975 354,854 46,970	Irving, New York City	63,705	13.702	77.407	80.080	35,173	8000	33,916	274.231	42,113	32,118
73.394 · 19,753 93.147 93.382 29,111 30,000 34,271 389,046 39,145 35,145 (6,648 24,763 14,000 27,975 354,854 46,970	lefferson, New York City	40,484	20.483	75.067	63,441	8 2 4	0 36,243	18,945	548,415	d 34,402	314,002
	Kings County, Brooklyn	73,304	. 19,753	93,147	03,382	20,111	30,00	34,271	389,046	39,145	106,661
	Knickerbocker, New York City	64,546	16,530	81,076	66,648	24,763	14,000	27,975	354,854	46,970	27,884
										_	
	scrip.	Exclusive of \$	72,908 outstan	ding scrip.			200	.d.,,,,			
Exclusive of \$72,900 outstanding scrip.				,							

	received.	Receipts.	Income.	ments.	Losses.	Dividends.	Expenses.	Assets.	ities except Capital.	Net Surplus.
NEW YORK.—Continued:		•		•			,			
Lafayette, Brooklyn	<b>\$</b> 98,563	\$21,008	\$119,661	\$111,957	\$45,805	25 26 26 26 26 26 26 26 26 26 26 26 26 26	\$42,152	\$367,396	\$60,780 3,780	\$156,515
Lenox, New York City	43.000	12,618	55.717	50.484	17.246	15.000	27.238	230.848	25.843	20.55
Long Island, Brooklyn	48,064	26,810	75.774	79,756	3,315	c 49,427	27,614	512,241	30,290	281,942
Lorillard, New York City	104,866	22,404	127,270	141,344	48,722	30,00	62,623	433,638	62,097	71.54
Manhattan, New York City	649,688	32,439	682,127	645,757	405,051	25,000	215,706	813,354	334.789	228,565
Manufacturers and Builders, New York City	65,065		94,336	75,747	106	24,000	42,706	44,766	42,485	202,982
Mechanics, Brooklyn.	77,025	19,914	90,939	126,08	19,959	30,00	37,012	375.494	28,928	180,570
Mercantile New Vork City	157,403	26,030	2, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5,	170,000	27.75	8,8	2,4	2,000	\$ 8 \$ 8	701,037
Mercantile Mutual Marine, New York City.	650.810	26.755	677.574	778,003	643.835	17,500	116,668	745.478	222,260	<b>1</b>
Merchants, New York City.	120,035	34,115	154,150	153,426	57.433	32,000	64,003	523.257	8,22,	225,034
Montauk, New York City	58,30I	22,363	8,00,0	76,627	30,06	00,00	26,535	346,968	82,73	114.190
Mutual Ins. Co. of the City and Co. of Albany, Albany	12,343	3,435	† 15,778	10,431	4,336		6,095	76,995	15,123	61,872
Nassau, Brooklyn	00,60	26,562	96,162	103,842	29,284	40,000	34.558	413,533	39,68	173,881
National, New York City	131,778	21,127	152,905	137,187	55,973	90,000	61,214	410,133	86,408	123.73I
New York Bowery, New York City	137,413	43,03I	180,444	160,641	36,878	000'09	63,763	. 785,986	75,423	410,564
New York and Boston, New York City	99,059	900	39.023	41,270	19,865	:	21,411	241,897	17,959	8. 8.
New York Central, Union Springs	113,008	11,790	125,404	152,542	114,132	00° <del>,</del>	34,4IO	215,171	109,545	8 8 9
New York City, New York City	103,475	19,357	122,032	200,200	53,147		53,001	129,331	74.570	2
New York Edutable, New York City	84	37,00	07,475	07,040	15,230	8 8	30,420	502,409	700,00	
New Vork Mutual Marine New Vork City	2,7	2000	10,00	25.55	111111	36, 56	\$ t	3 6	2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	
Niagara New Vork City	454.747	200	132,440	138,110	75,047	3.5	11.6	20000	27.6	
Northern, Watertown	158.146	25,626	180.772	132,340	74.537	r i	57.812	410.467	100.240	C1.127
North River, New York City	20,547	30,113	20,660	200	5,143	34.854	34.373	481.667	18,050	113,717
Orient Mutual Marine, New York City	512,224	18,872	531,096	772,194	664,200	840	107,055	1,042,380	b 243,711	708,660
Pacific, New York City,	125,322	33,952	159 274	153,916	38,278	000'09	52,635	705,854	25.725	426,132
Pacific Mutual Marine, New York City	604,36I	28,360	632,721	708,781	545.587	4451	162,743	674,846	/ 266,455	408,39I
Fark, New York City	62,729	15,305	\$ 50,030	63,520	14.431	9,00	25,095	329,895	28,343	101,552
People S, New York City	4,500	10,093	00,00	91.508	30,303	18,000	33,300	283,104	95,900	107,20
Dharia Daolius	016,62	14,003	12/12/	51,054	4,212	000	17,442	300,253	17,307	96,00
Define New York City	1,855,587	112,724	1,908,311	1,940,034	1,150,035	150,000	933,999	2,079,074	1,004,332	074,743
Describite New York City	456.55	14,792	107,740	100,242	53.911	8 8	34.331	310,705	51,250	59.449
Dishmond County Mutual New Vork City	90,00	7,03/	3	36	5. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	30,5	3,6	45.54	20,100	15.45 15.65
Dochester Corner Dochester	0/1,4	1,410	400	60/1	2 3		20,0	31,210	19.00	200/2
Nochesier Ochinan, Mochesier	101,140	22,777	103,923	143,400	73,800	0000	90,00	409,020	<u> </u>	115,547

NAME OF COMPANY.	Premiums Received.	and other Receipts.	Total Income.	Disburse- ments.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Assets,	Total Liabil- ities except Capital.	Net Surplus.
NEW YORK.—Continued:	9	9	40.0	9	9	<b>9</b>	400 400	<b>4</b>	8	<b>4</b>
Ruigers, New York City	127,628	427,394 10,012	#105,234 157,540	150.006	61.013	44,000 22,000 000 000 000	54,754 500,05	300,425	86,730	102,505
Sairguaid, New Jork City	117,500	15,280	132,789	123,938	53,374	18,000	52,564	202,800	57.784	35,096
Standard New York City	75.465	23,548	00'00	78,513	29,452	11,989	37,072	425,197	50,186	175,011
Star New York City	168,719	22.281	000,161	166,005	77,367	25,000	63,638	600,567	129,249	171,318
Sterling, New York City	43,725	15,178	58,903	62,649	12,287	20,500	29,862	274,914	25,683	49,231
Stuyvesant, New York City	45,988	20,356	66,34	71,501	13,969	28,000	29,532	372,226	27,709	144,516
Suffolk County Mutual, Southold	5,445	1,935	+ 7,380	6,189	3,958		2,231	* 29,520	15,000	14,520
Sun Mutual Marine, New York City	186,661	20,924	207,585	207,877	117,432	1 18,223	343,532	598,911	114,582	<b>a</b> (
Tradesmens, New York City	8, 147	20,304	114.511	97,548	39,501	14,921	43,000	388,489	57,187	181,301
Union, BuffaloVerl. City.	20,450	450.00	25,50	31,291	2 274	5, 56 2, 56 3, 56 3, 56	72,0	54/4/2	29,000	15,041
United States, Ivew 10th City	127,000	32.440	460,446	427.013	225.816	0000	182,007	764.316	482.338	82.478
Waterlown, Walendwin	508.176	40.032	549.108	500,470	361,500	30,024	207,055	820,541	357,770	171,770
Williamshureh City. Brooklyn.	357,466	44,545	402,011	326,759	125,179	50,150	4.545	930,708	230,391	450,317
Онго:		: (	(	,		' '	: ,			:
Amazon, Cincinnati	109,995	38,389	148,384	160,534	79,111	17,070	03,747	594,981	97,175	197,800
Aurora Fire and Marine, Cincinnati	102,10	14,341	75,022	80,00	30,007	24,255	25,003	173,020	40,709	20,250
Cincinnatt Equitable, Cincinnati	2,5	14 037	27.503	44 6 24 6	1,0/0		12,50/	118 207	21.080	03.20
Cinzens, Cincinnati	22,130	41.606	63.826	47.551	11.860			201.346	20.163	72.183
Cooper, Dayton	60,273	15,133	75,406	68,881	26,118		:	219,994	55,657	64,336
Delaware Mutual, Delaware	8,985		8,985	7,225	3.774	:	3,451	143,593	11,144	32,449
Eagle, Cincinnati	14,926	9,315	24,241	26,566	8,108		000	123,092	8,257	14,835
Enterprize Fire and Marine, Cincinnati	124,443	23,875	148,318	144,139	03,251	33,000	47,000	409,709	55,490 1,290	24,019
Eureka Fire and Marine, Cincinnali	20,400	57,340	75,740	12,50 10,00	4.0			154,497	44,100 CT 740	10,311
Farmers nome, Jenoway	16.27	21,808	27,268	21 882	7.480			100.216	27.863	. 4
Farmers, Cincinnation	14,006	0,520	23,616	32,588	16,305			158.545	47,590	10,955
Fidelity Cincinnati	13,538	9,676	23,214	28,745	10,748		-	143,891	14,250	179,641
Firemens, Cincinnati	16,282	22,755	39,037	34,852	5,086	:		163,826	23,888	39,938
Firemens, Davton	94,109	22,094	116,203	118,564	48,255	25,923	44,386	395,271	80,643	64,628
Forest City Mutual, Cleveland	12,375		12,375	816,11	2,796		6,122	210,225	13,905	196,320
Franklin, Columbus	43,984	12,828	56,812	51,388	17,646	20,000	13,742	268,649	32,927	35,723
Germania Fire and Marine, Cincinnati	28,410	7,370	35,780	40,435	14,079	:	:	130,655	25,576	5,079
Globe, Cincinnati	24,593	14,488	39,081	41,104	17,900			125,714	0000	5,025
Home, Columbus	95,071	17,302	112,433	230,010	142,330	:	:	251,94	31,590	8

It repaid to its stock-

§ This Company is now winding up its affairs.

 $\dagger$  Excluding premium on deposit notes, liable to assessment, received during the year.  $\dagger$  Capital stock impaired. a Company closing business.  $\delta$  Not reported.

\* Excepting premium notes. holders on June 15, 1878 \$43,556.

NAME OF COMPANY.	Premiums Received.	Interest and other Receipts.	Total Income.	Total Dis- bursements.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Assets.	Total Liabil- ities except Capital.	Net Surplus.
OHIO.—Continued:										
efferson, Steubenville	22,121	9,305	31,426	31,475	10,813	:		151,741	19,123	92,618
Mansheid Mutual, Mansheid.	5,305	2,52	5,557	0,073	900		4,013	192,002	8	182,988
Mercandie, Cleveland	(A)	21,730	139,005	127,171	8	000	40,381	370,975	8,37	106,590
Merchants and Manufacturers Mutual, Mansheld	2 C	10,349	38,891	37,059	5,503		:	205,239	18,89	30,343
Miami Valley, Unclinati	40,703	15.340	50,129	52,900	21,041	:	:::::::::::::::::::::::::::::::::::::::	100,070	4 8,	·+.
Miami Valley, Dayton	30,00	10,309	35,354	25,72	2,938	:		175,078	27,0IO	48,002
Mutual, Cincinnati	10,01		10,041	6/0,00	11,031	:	9,048	149,972	27.597	33.5
National, Cincinnati	19,03	32,072	51,955	48,507	17,724		:	148,083	18,81	10,002
Onio, Chillicothe	105,01	0,000	20,32	27,500	10,400		: `	100,210	13,072	+
Onio, Dayton	40,042	12,300	53,211	50,554	21,137	10,750	28,007	211,352	37,340	110,12
Conso Farmers, Le Roy	41 804	566	470,704	200,102	233,570	:	32,584	858,057	593,027	0.7
I euronia, Dayton	40,00	34	50,024	6,0,0	7,022	:		258,227	39:777	110,450
Toledo Fire and Marine, Toledo	8 8 8 8	10,403	114,790	107,527	74,636	00 0	20,089	248,043	41,532	0,510
Union, Cincinnati.	564	3,4	27.595	25,007	10,595	:	:	125,799	24,982	617
Washington, Cincinnati	90,01	7,507	24,195	24.972	5,122	:	:	129,950	20,971	2,965
Western, Cincinnati	100,00	600'6	35,090	37,200	9 4 4	:		132,273	18,883	13,390
PENNSYLVANIA:	•	,		,	•					
Allegheny, Pittsburgh	18,005	6779	<u>4</u>	10,829	3,651	4,000	9,178	130,106	14.974	15,132
Allemannia, Pittsburgh	89,273	18,157	107,430	100,050	65,144	:	35,506	996,319	54,513	41,807
American, Philadelphia	300,843	97,934	308,77	258,138	117,449	39,740	100,949	1,363,716	457,207	505. 505.
Anthracite, Philadelphia	0.495	-	0,495	27,707	20,065	:	7,042	11.564	6,127	••
Armenia, Pittsburgh	21,713	20,958	42,671	46,274	16,122	17,219	12,933	204,174	20,438	23,736
Artisans, Pittsburgh	15,423	9,473	24,896 996	24,361	5,831	10,000	8,530	139,262	15,419	13,843
Ben. Franklin, Allegheny	20,473	10,108	30,581	44,845	30,349	:	14,496	170,657	26,192	***
Birmingham, Pittsburgh	22,739	6,726	29,465	18,389	8,463	:	9866	174.677	18,302	8,285
Boatmans Fire and Marine, Pittsburgh	45,265	15,715	<b>9</b> 6,08	28,112	14,990	:	13,122	250,530	27,117	25,413
Bucks County Contrib., Morrisville	3,572	9,521	+13,093	3,687	8	2,125	1,442	193,061	•	•
Cash, Pittsburgh	13,138	12,207	25,345	23,758	2,099	8,887	7,772	169,905	12,786	57.179
City, Pittsburgh	45,520	9,740	55,260	29'61	33,947	800,89	17,670	169,302	8/0,04	20,234
Citizens, Pittsburgh	25,926	9,012	34,938	35,850	18,204	8,000	9,646	138,179	8,76	17,410
Enterprise, Pittsburgh,	8,306	2,103	10,409	13,763	6,599	2,000	5,164	67,918	- to's	11,354
a Fame, Philadelphia,	19,453	8,641	28,094 400,82	57,150	34,846	:	22,204	114,773	8,4±4	•
Federal, Allegheny	13,610	6,188	19,798	20,886	11,356	2,827	6,703	103,964	10,403	13,282
Fire Association, Harrisburgh	1,021	210	1,231	549	350	:	81	7,411	8	2,950
Fire Association, Philadelphia	1,083,405	190,865	1,274,270	1,164,090	605,874	200,000	358,216	3,229,056	2,359,644	369,412
Fire Ins. Co. of Northampton Co., Easton	8	1,961	8,421	10,800	8,462	:	2,347	145,513	•	•
Frankford Mutual, Philadelphia	3,112	2,888	11,000	9,805	8	:	8,956	68,823	•	•
	1	_		_			_	1	-1	

	Premiums Received.	Interest and other Receipts.	Total Income.	Total Disburse- ments.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Assets.	Total Liabil- ities except Capital.	Net Surplus.
PENNSYLVANIA.—Continued:	4.00	9-9	Ý	•	6	-6		4	-	4
German American, Pittsburgh	\$590,620 11,218	\$172,010 6,453	17,671	27,494	\$330,104 16,680	3,000	\$305,727 7,814	\$3,303,219 114,879	\$2,046,572 11,275	3,6047
German, Pittsburgh	44,598	20,857	65,455	61,225	14,543	24,000	23,682	340,092		104,043
German, Philadelphia	16,722	11,086	27,808	32,815	13,840	7,124	11,851	198,502		41,277
Circul Circ and Marine Dillodolphia	45.75	400,00	13,790	11,322	5,458		5,004	127,704		1,509
Humboldt, Alleghenv.	12,068	2.018	14.086	11.722	2,766	30,50	22,986	77.484		5,034
Ins. Co. of North America, Philadelphia	2,838,513	311,089	3,149,602	3,074,835	1,965,410	400,000	709.425	6,500,578	_	2,535,892
Ins. Co. of the State of Pa., Philadelphia	908,939	32,742	241,681	211,813	124,218	24,408	63,187	039,455		212,199
Lumbermens Philadelphia	24,248	18,917	33.105	29,181	11,435	10,142	2,4 2,8 2,8	259,580		75,453
Lycoming, Muncy.	375.273	206.872	+ 582,125	613.564	420.111	2	103.453	* 380.184		67,627
hia	22,052	14 235	36,287	47,085	32,699		14,386	231,929		4.405
Manufacturers and Merchants, Pittsburgh.	39,526	14,199	53,725	41,322	15,401	14,585	11,336	307,825		53,319
Mechanics, Philadelphia	10,861	15 975	26,836	30 472	4,169	20,168	6,135	306,306		28,970
Monongahela, Pittsburgh	10,119	9,587	25,700	23,713	8,8 8,0	12,133	7,701	197,879		7,871
National Alleghens	17,000	8 8 8 8	134,080	19,104	0,0 0,0 0,0 0,0 0,0		12,179	350,072		26,275
Pennsylvania, Pittsburgh	26.30	8.050	25.155	30,286	12.070	2,267	10.040	178.120		36.351
Pennsylvania, Philadelphia	506,831	\$.77i	601,602	466,685	245,151	40,000	181,534	1,855,238		657,309
Pennsylvan'a Mutual, Columbia	8,421		18,421	9,462	7,029	:	2,433	* 8,178		3,175
Peoples, Pittsburgh	85,698	10,881	36,579	35,987	12,461	12,000	11,526	199,934		78,886
Pittsburgh, Pittsburgh	21,880	15,758	37,644	31,886	986	10,00	000,11	240,397		120,005
Keading, Reading	21,17	710,017	40,780	29,770	6,427	12,400	100,001	274,412		40,405
Rochester, Rochester	21,610	\$ 4 4 4	26,02/	26,148	10,519	4. 8.	7.637	120,233		10,693
Spring Garden, Philadelphia	33,559	63,988	07.547	98,838	17,386	64,000	17,452	1,129,235		397,090
Sun, Philadelphia	3,082	5,795	8,877	31,985	21,096	. :	10,889	188,226		4,761
Teutonia, Philadelphia	17,549	14,800	32,349	31,218	8,004	12,000	11,214	270,857		36,031
Teutonia, Allegheny	16,675	8,355	25,030	26,952	5,143	12,500	6,300	143,326		23,681
Union, Pittsburgh	11,707	6,769	18,476	14,393	2,321	5,940	6,132	124,454		10,920
Union, Philadelphia	164,123	18,328	182,450	147,753	86,857	15,042	45,254	300,593		43,238
United Firemens, Fulladelphia	05,532	32,525	98,057	78,112	32,479	18,199	27,434	051,390		, o
RHODE ISLAND	30,757	5/2/61	20,02/	55,910	21,302	10°1	10,554	31/,000		56. 67.
Atlantic Fire and Marine, Providence	41,570	13,935	55,505	54.957	29,193	45	25,719	254,022	48,140	5,882
City, Providence	19,847	5,750	25,597	700,00	10,348	130	618'6	128,465	25,416	3°049

+ Excluding premium or deposit notes, liable to assessment, received during the year. a Company closing business. \* Excepting premium notes.

RHODE ISLAND.—Continued. A Equitable Fire and Marine, Providence Firemens Mutual, Providence.  Manufacturers Mutual, Providence.  Mechanics Mutual, Providence.  73.901 Merchants Mutual, Providence.  90,840 Merchants Providence.  73.901 Providence Mutual Providence.								_	Capitati
73.901 73.901 73.840 71.0251	19,793	\$107,449	\$112,970	\$52,931	\$21,845	\$38,194	\$334.275	\$65,469	\$68,806 160,662
73,991 30,840 122,017	7,268	115,979	121,704	11,084	102,357	30,431	* 143,773	74,937	69,736
122,017	8,8 8,8	4,69 4,69 4,69	49,69 26,09 26,040	22,802	42,118	5,195	* 87,687	49,981	37,700
17.277	19,985	142,002	130,562	67,672	14,000	48,890	365.773	93,114	72,660
366.216	2,504	1 49,84I	22,468	2,533	4,4 84,6 6,6 6,6 6,6	15,520	53,558	185.286	0,508
142,577	8,135	t 150,712	132,560	27,963	93,805	10,792	* 176,529	90,557	85,972
254,315	14,909	269,224	339,778	263,874	100	75,795	321,634	119,564	2,070
	13,477	1195,322	12,082	02,927 00,5	89,533	17,325	* 85.874	101,102	107,041
	}			}	5	1		0.0	
14,450	8,130	22,580	:	:	:	:	147,861	8,296	39,565
	- :::	140,178	178,955	:	:	:	274,805	77,249	
13,445	333	13,777	9,007	:	:	:	902,300	00,00	3.
_	700	76.0	1,730	:	:	:	262,130	1	10,027
37.220	4.21E	41.454	146.94				160.754	24.153	<u>}</u>
20.741	17,051	38,602	34,506				231,746	16,824	14,022
20,130	8,023	28,153	90,06			:	140,664	7,462	16,622
SI,425	7.793	59,218	41,166	:	:	:	701,161	32,876	8,231
Nashville	25,795	52,495	49,638	: : : :	:	:	231,035	22,041	80 80 80 80
LEXAS: Union Marine and Fire Galveston	- 647	100 047	115 600	74 880	10.865	27 868	224 110	77.464	•
	 }	1		37,000	C22/4-	20116	1	-	٠
969'68	13,297	102,993	260'96	54,697	12,000	29,395	248,379	44,157	4,222
65,772	18,226	83,998	71,359	33,986	6,943	30,430	202,123	112,157	•••
99,479	12,837	112,310	100,417	59,403	12,500	434.454	249,555	47.499	+ }
120,333	72,043	20,170	190,903	86.	35,132	54.0	78,00	1/0,112	24,555
	7.631	64.117	16.007	18,002	20,000	17,015	275,702	27.528	28.174
-	-	-	<u> </u>	-6612-		2	107		1
Concordia, Milwaukee. 41,368 6	6,677	48,045	33,615	17,941	:	15,674	127,618	51,983	47,845
29,322	0,075	135,397	39,308	25,315	:	14,053	101,471	61,013	39,858
51,592	.6, 108	2,78	57,568	22,084	14,233	21,251	242,807	55,052	19,190
	1,843	12,001	9,050	6,893	:	2,157	_31,763	12,429	19,334

			IN.	SURAN	CE YEAR BOOK.	77
	Net Surplus.	52,240 359,062 141,634 2,102		Net Surplus.	\$178,851 135,294 135,294 147,474 747,651 276,189 661,489 178,992 178,992 178,992 178,992 178,992 178,993 178,9	
	Total Liabil- ities except Capital.	42,983 219,837 178,844 929		Total Liabil- ities except Capital	\$5,212 96,049 56,049 110,610 237,589 1435,991 1455,991 11,339 619,109 11,339 14,693 1,469,445 24,672 11,339 1,469,445 24,672 24,673 11,339 1,469,445 11,339 1,469,445 11,339 1,469,445 11,339 1,469,445 11,339 1,469,445 11,339 1,469,445 11,339 1,469,445 11,339 1,469,445 11,339 1,469,445	
	Total Assets.	195,224 578,899 920,478 * 3,030		Total Assets.	\$182,063 1,454,046 1,454,046 1,78,255 33,24,80 33,24,80 33,04,01 1,78,26 4,301,038 1,78,80 1,78,80 1,78,80 1,78,80 1,78,80 1,78,80 1,78,90 1,74,90 1,7	
scluded).	Expenses.	16,067 84,060 104,462 90	YORK.	Expenses.	\$5.75 \$6.75	
COMPANIES.—(Concluded).	Paid for Dividends.	36,000	NEW	Paid for Dividends.		
COMPAN	Paid for Losses.	25,743 92,177 129,713 72	COMPANIES DOING BUSINESS IN BUSINESS OF U. S. Branches.	Paid for Losses.	\$1,400 \$1,400 \$1,400 \$1,400 \$1,000	·š.
AMERICAN FIRE INSURANCE	Total Disburse- ments.	41,810 176,237 270,175	OING BUS	Total Disburse- ments.	\$2,088 \$2,088 \$2,088 \$2,013 \$2,013 \$2,025 \$2,035 \$2,035 \$2,035 \$2,035 \$2,035 \$2,035 \$2,035 \$2,035 \$3,339	* Excepting premium notes
RE INSU	Total Income.	43,772 229,999 339,494 † 393	OMPANIES DC BUSINESS OF U. S. H	Total Income.	\$7.80 153.184 153.184 150.091 150.091 110.084	* Excepting
ICAN FI	Interest and other Receipts.	8,027 21,455 45,451 51	1 - 1	Interest and other Receipts.	\$10,000 49,618 49,618 39,738 38,526 178,451 49,105 78,348 12,446 109,000 109,000 33,533 6,759 13,147	g the year.
OF AMER	Net Premiums Received.	35,745 208,544 294,043 342	NSURANCE	Net Premiums Received.	\$2.52 \$2.52	eceived during
STATISTICS C	NAME OF COMPANY.	Wisconsin.—Continued: Madison. Madison. Milwaukee, Mechanics Mutual, Milwaukee. Northwestern National, Milwaukee. Vernon County Scandinavian Mutual, Chaseburg	FOREIGN INS	NAME OF COMPANY.	Allegemeine Versicherungs-Gesellschaft Fur see Flussund Land Transport, Dresden, Sax.  British and Foreign Marne, Liverpool. Commercial Union, London. Guardian, London. Hamburg-Bremer, Hamburg. Hamburg-Bremer, Hamburg. Hamburg-Bremer, Hamburg. La Caisse Generale, Paris. La Caisse Generale, Paris. Lancashire, Munchester. Liverpool and Giobe, London. Liverpool and Corporation, London (marine dept.) London Assurance Corporation, London (marine dept.) North British and M reantile, Edinburgh. North British and M reantile, Edinburgh. North German, Hamburgh. Seval Liverpool. Rhenish Westphalian Lloyd Marine, M. Gladbach, Ger., Royal, Liverpool. Swisz Lloyd Transport, Switzerland Switzerland Marine, Zurich. Transatlantic, Hamburg.	† Excluding premium or deposit notes, liable to assessment, received during the year

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•	FIRE INCIDANCE COMPANIES IN THE INITED STATES
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Wiтн DATE	WITH DATE OF ORGANIZATION, LOCATION OF HOME OFFICE, NAMES OF PRESIDENT AND SECRETARY, AND AMOUNT OF CAPITAL AND ASSETS OF EACH COMPANY  ON JANUARY I, 1879.  [Entered, according to act of Congress, in the year 1879, by The Spectator Company, in the office of the Librarian of Congress, at Washington.]	ON OF HOME OFFICE, NAMES OF PRESIDENT AND SECRETARY, AND AMOUNT OF CAPITAL AND ASSET  ON JANUARY 1, 1879.  act of Congress, in the year 1879, by The Spectator Company, in the office of the Librarian of Congress, at Washington.]	AND SECRETARY, AND AM, 1879.	COUNT OF CAPITAL AND A	ASSETS OF EACETON.]	COMPANY
Year of Incorporation.	Name of Company.	Location.	President.	Secretary.	Capital.	Assets.
1871	ALABAMA. Capital City Ins Co. Central City Ins Co. Citizens Mutual Ins Co.	MontgomerySelma	Thomas Joseph H. A. Haralson George Byram	E. B. Joseph N. D. Cross. Ed. B. Goelet	*\$100,000 100,000	*\$107,617 144,743 167,423
1870 1870 1866	Factors & Traders Ins Co Home Protection Ins Co of N. Ala Mobile Fire Department Ins Co. Mobile Murtral Ins Co.	Huntsville Mobile	Wm. H. Ross R. E. Coxe. John Maguire.	R. F. Sparks H. B. Dillard A. DuMont C. A. Holt	200,000 100,000 160,000	119,485
1866 1866 1867	Planters & Merchants Mutual Ins Co. Stonewall Ins Co. Washington Fire and Marine Ins Co. + Cal IFORMIA		L. Brewer. William J. Hearin. Louis Touart	Charles A. Lathrop Edward A. Shaffer John H. Higley	250,000 175,000 125,000	274.293 209.567 154.705
1861 1872 1863 1864 1871	California Ins Co. Commercial Ins Co of California Firemans Fund Ins Co. Home Mutual Ins Co. State Investment and Ins Co. Union Ins Co.	San Francisco	C. T. Hopkins. John H. Wise. D. J. Staples. J. F. Houghton. A. J. Bryant. G. Touchard	Z. Crowell	300,000 300,000 300,000 300,000 750,000	515.565 297.225 766.521 594.954 401.384 970,937
1819 1879 1850 1850 1853 1853 1853	Activation of the control of the control of the connecticut ins Co.  Danbury Mutual Ins Co.  Fairfield Ins Co. Farmers Mutual Ins Co. Farmington Valley Mutual Ins Co. Greenwich Mutual Ins Co.	Hartford Bristol Hartford Danbury South Norwalk Woodbury Suffield Farmington Greenwich	Lucius J. Hendee. Henry W. Gridley. M. Bennett, Jr. F. S. Wildman. W. S. Hanford. W. S. Curtis W. William L. Loomis Augustus Ward.	J. Goodnow S. R. Gridley Charles R. Burt William S. Peck H. R. Turner D. S. Bull W. H. Remington Richard H. Gay	3,000,000 Mutual. I,000,000 Mutual. 200,000 Mutual.	6.914.148 1.44.1483 316,883 7.59 4,79 5,599
1870	Hartford Ins Co	Hartford	George L. Chase	J. D. BrowneJ. B. Pierce	1,250,000	3,358,688 295,959

\* Includes notes. + Capital and Assets in gold.

Year of Incorporation.	Name of Company.	Location.	President.	Secretary.	Capital.	Assets.
1831	CONNECTICUT.—Continued. Hartford County Mutual Ins Co Harwinion Mutual Ins Co	HartfordHar winton	James B. Shultas Charles S. Barber	Wm. A. Erwing	Mutual.	\$207,094
1833	Litchfield Mutual Ins Co	Litchfield	George Dowd	Charles Adams	::	64.734
1872	Meriden Ins Co	Meriden	L. W. Clarke.	E. B. Cowles	300,000 Mufmal	436,280 080,000
1869	National Ins Co.	Hartford	Mark Howard	James Nichols	000'009	1,104,000
179	Norwich Mutual Assurance Co	,, M. C	TILL STREET	Asa Backus		11,663
1860	Norwalk Ins Co	Hartford	S. C. Preston	G. W. Lester	50,000	92,351 287,542
1859	Peoples Ins Co	Middletown Hartford	J. G. Baldwin Henry Kellogg	S. H. Butler D. W. C. Skilton	1.000,000	210,503
1868	Rockville Mutual Ins Co.	Rockville	Geo. Maxwell	L. Bissell	Mutual.	2,403
1867	State Mutual Ins Co	Hartford	Ralph Gillett	Isaac Cross, Jr.	Mutual.	309,208 29,250
1828	Tolland County Mutual Ins Co	Folland	L. S. Fuller	John B. FullerG. G. K. Logan	::	91,475
1826	Windham County Mutual Ins Co.	Brooklyn	John Gallup, 2nd	John Palmer	:	44.439
1826	Delaware Ins Co	Wilmington	Wm. Canby	F. L. Gilpin	100,000	112,850
1843	Farmers Mutual Ins. Co., of the state of Del.	Wilmington	E. C. Stotsenburg	W. A. La Motte	Mutual.	20I,680
1849	Newcastle County Mutual Ins Co.	Wilmington	Wm. Tatnall	S. D. Smith	: ;	93.397
: ;	DISTRICT OF COLUMBIA	Mochingen	1170 to 11711	Enal: T Damlings		
1873	Corcoran Ins Co. 10r the Dist. of Columbia	vy dasining ton	John T. Lenman	J. T. Dyer	100,000	250,118 120,000
1837	Firemens Ins Co	:	Albert A. Wilson	C. W. Howard	100,000	300,000
1873	German American Ins, Co	: : :	George F. Schafer	E. P. Halstead	100,000	124,467
1855	Mutual Ins Co		Samuel Normant	J. Wesley Boteler	Mutual.	
1865	National Union Ins Co	: :	Charles Knap	N. D. Larner	100,001	231,072
1831····	Potomac Ins CoGFORGIA	Georgetown	John Marbury	J. W. Deeble	:	:
1859	Georgia Home Ins CoSouthern Mutual Ins Co.	Columbus	J. Rhodes Browne	Lambert Spencer	300,000 Mutual.	537,962
: ,	ILLINOIS.			;		}
1855	American Ins Co	Chicago	H. Z. Culver	Chas. L. Currier	Mutual.	879,414
 92,92	Clinton Mutual Ins. Co	Clinton	Lewis Campbell	W. B. Rundle	Mutual.	
1874	Forest City Ins. Co	Rockford	G. Woodruff	C. W. Sheldon.	100,000	178,903
1859 1865	German Insurance and Savings Institution German Ins Co	Quincy Freeport	H. C. Bastert M. Hettinger	Richard Jansen	200,000	206,788 489,576
*1*	* Includes notes.		-			

	INSURANCE YEAR BOOK.
Assets.	88,451 37,018 37,018 16,973 12,77 12,77
Capital.	\$100,000 Mutual. Mutual. 100,000 \$500,000 Mutual. 1 100,000 \$100,0
Secretary.	F. H. Wagner  [bh Atwood  W. L. Barnum  W. Watson  R. A. Klove  E. H. W. Leeseberg  C. L. Kingsley  James Philip  J. W. Stevenson  J. S. O. Horton  E. Whittleton  J. Rhodes  C. H. Benson  J. C. Elder  C. H. Benson  J. C. Elder  C. H. Benson  J. C. Elder  Samuel Dysart  C. H. Benson  J. C. Elder  Samuel Dysart  Sackett Sears  John McPherson  D. D. Pierce  Robert Oliver  Robert Oliver  Robert Oliver  D. D. Pierce  Robert Oliver  J. W. Patten  F. Sackett Sears  John L. Moore  Robert Oliver  J. W. Patten  J. S. Popple  J. S. Popple  J. S. Popple  J. W. Patten  J. W. Patten  J. S. Popple  J. W. Patten  J. S. Popple  J. W. Patten  J. W. Emery  Levi North  J. W. Emery  Levi M. Hess.  J. W. Emery  Levi M. Hess.  A. G. Gridley.
President.	Louis Green.  D. Sparks. Jacob Barns. S. M. Church. Charles Comstock Reuben Brunson. J. Schmidt S. Frary. J. Schmidt G. S. Frary. J. M. McIntyre G. S. Frary. J. M. McIntyre G. S. Frary. J. P. Hart G. S. Frary. J. Preasley. J. Passley. J. Passley. J. Passley. J. Passley. J. P. G. Jones. A. B. Kingsman. D. C. McDougall W. J. Frich. J. B. Allen George Lehmann Prier Johnson J. B. Allen J. B. Allen J. B. Allen J. B. Sigsbee W. J. Freet Johnson B. Sigsbee John Bowser M. B. Potter John Bowser M. John Bowser M. John Litsey. J. McDougley J. McC. Cleveland O. L. Faerre John P. Henderson M. C. Dedrick Jatres Outrrim Nathaniel Meeker
Location.	Peoria. Alton. Chicago. Rockford. Chicago. Adans. Adans. Adans. Adans. Algonquin Bruceville Nauvoo. Belvidere Malden Potosi. Big Rock. Big Rock. Big Rock. Big Rock. Polo. Pol
Name of Company.	ILLINOIS—Continued.  German Ins. Co.  Millers Mutual Ins. Association Millers Natural Ins. Co.  Rockford Ins. Co.  Rockford Ins. Co.  Adams. — Mut. Ins. Co.  Addison Farmers  Adden. — Mut. Ins. Co.  Addison Farmers  Adden. — Mut. Ins. Co.  Addison Farmers  Adden. — Mut. Ins. Co.  Addison Farmers  Belvidere Farmers  Belvidere Farmers  Belvidere Farmers  Big Rock Farmers  Coe and Zuna.  ** Crete Farmers  Do lavan  Down rs Grove Farmers  Do lavan  Down rs Grove Farmers  Eureka Farmers  Eureka Farmers  Far
Year of In- corporation.	88888888888888888888888888888888888888

ILLINOIS.—Continued.						
	Mut. Ins Co.	Farm Ridge	T. R. Johns	R. Williams	Mutual.	
own 5. Range 7 W.	:		G. A. Englemann	E. Erbe	: :	:
Farmers, I own 5 N., Kange o w	: :	Alhambra	John Wetzel	E. Jagerman	: ;	:
	: :	Forreston	Henry C. Jacobs	C Bowman	:	:
	:	Fullesion	R C Curtis	H G Kenlinger	:	:
		Mt. Carmel.	Jacob Seiler	John H. Kreider.	:	
	:	Garden Plain	D. J. Parker	J. M. Eaton	:	
	:	Geneseo	N. C. Howard	E. C. Gilbert	:	:
	:	Moceasin	Philip Pitzing	John Dievel	:	:
German	:	Chicago	Matthias Schmitz	Joseph H. Ernst	:	:
	:	Shumway			:	:
	:	Germantown	Fred. Ricker	B. J. Schlarmann	:	:
	:	Gillespie	Joseph F. Clark	H. S. Dorsey	:	:
	:	Griggsville	A. Heinnan	A. Monroe	:	:
	Home "	Grand Rapids	Isaac Gage	J. J. Marsh	:	:
Green Garden Farmers	:	Green Garden	Henry Eisenbrandt	August Voigt	:	:
	:	Hamlet	G. Lee	Henry Ketzle	:	:
Hanover and Wayne	:	Bartlett	William Sayer	George Struckman	:	:
	:	Highland	Jacob Eggen	John Balsinger	3	:
	:	Salina	A. M. Herts	F. J. Fecke	:	:
	:	Warrensburg	J. S. Childs	A. W. Leavitt	:	:
ent Farmers Aid	:	Serena	John Miller	Martin Flaherty	:	:
	:	Industry	Geo. C. Meadow	John Downen.	=	
	:	Jacksonville	J. Gordon	F. M. Doan	:	
	:	Jerseyville	Hugh N. Cross	Geo. E. Warren	•	
	:	Knoxville	J. C. Eiker	J. Hamilton	;	
•	:	La Prairie	Richard Davidson	Henry Martin	:	:
	:	Wales	S. J. Beeler	J. B. Bertolet	•	:
•	:	Lewistown	John Prickett	Geo. Humphrey	•	:
Monroe	:	Monroe	Elijah Dresser	D. Gifford	:	
		Magnolia	Abel Mills	Wm. S. Boslev	•	
	:	Desplaines	John C. Seegers	Henry C. Senne	:	:
Manchester	:	Beloit	W. M. Cass	A. H. Manley	:	
Mendota, Troy Grove and Clarion.	ion.	Mendota	John Ferguson	Philo Castle	:	
Millburn		Millburn	George Strang	G. L. Stewart	:	•
Milo, Indian Town and Wheatl	tland "	Milo	Robert Hunter	J. F. Mallett	:	•
Monmouth Farmers	:	Monmouth	L. H. Young	C. M. Young	:	
Manteno	:	Manteno	J. B. Haughn	E. Wright.	:	
Mt. Pleasant.		Morrison.	D. C. McAllister	O. Woods	:	
Mount Sterling.	:	Mount Sterling	Amos Parks	Richard Bush	:	
ange	٠ تعا	Metropolis	Fred. H. Mver	Chas. H. Lukens	:	
Nashua	- :	Davsville	Albert Bissell	D. G. Shottenkirk	:	
facon Farmers.	:	Neponset	Gustavus Tibbets	James Gerround	:	
	:	New Lenox	A. Allen Francis	Chester H. Marshall	:	:

કં	<u> </u>	:::
Assets.		
Capital.	Mutual	:::,
Secretary.	A. F. Weaver. J. F. Nifong. Joseph W. Hoffman, Joseph A. Dickson. Edward Rodgers. J. H. Bowlus. J. H. Bowlus. S. F. Slyder. C. A. Nafriger. J. O. Bernard. T. A. Pottinger. E. O. Arsh. J. G. Strodtmann. W. H. Johnston. George E. Paddock. Charles Tegtmeyer. J. Marker. M. Gashaw. Gust. A. Salstrom. E. Wright. George Robinson. E. Wright. George George George. A. Townsend. Geo. Justus. C. F. A. Townsend. Geo. Justus. C. F. A. Rudolph. John C. Beveridge. Sammuel Grove. A. B. Lechler. S. G. Coale.	R. AlworthIsaac Bliss
President.	J. M. Kerr A. P. Landreth A. P. Landreth William L. F. Jones B. F. B. Gillham B. F. Beck. S. Pomeroy S. W. Sutherland A. Mc Whinnie C. H. Suesburg J. L. Kaufman J. T. Cook. J. W. Case. J. W. Hallowell D. L. Christian S. D. Masters. John Boothby William Heltmann G. W. McElroy G. W. Hallowell John Erlander James P. Haughn W. S. McCullough W. S. McCullough J. R. Sharer. G. W. Langford W. E. Sharer. G. W. Langford W. S. McCullough J. R. Sharer. G. W. Langford W. Hammond W. S. McCullough J. R. Sharer. G. W. Langford W. M. Hammond Nels Gustus Philip Parkin John McAdams John Woods. William Mudd Wm. Massmann Hiram Loucts D. Lawrence Samuel Doctor	N. S. Straw Joseph L. Piggott W. Mathis
Location.	Nokomis  North Palmyra  Northfield  Northfield  Upper Alton  Upper Alton  Upper Alton  Ohio  Stamford  Person	Winnebago Wythe Annawan
Name of Company.	ILLINOIS—Continued.  Noth Delayur Farmers North Palmyra Farmers North Palmyra Farmers Northwestern Owego. Payson Farmers Peru Farmers Peru Farmers Peru Farmers Peru Farmers Peru Farmers Persburg Petersburg Peter	
Year of In- corporation.		}

	J. M. Crawford 200	A. Chiapella		Union Ins. Co.	1857
*250.000 *258.315	*	Wm. B. Schmidt		Teutonia Ins. Co.	1871
130,000		I I Davis	:	Feoples Ins. Co	1/2/1
0,000		Jules I uyes		New Orleans Ins. Co	1805
295,680 495,070		M. Musson	= ;	New Orleans Ins. Association	:
-		Lloyd R. Coleman		Mechanics and Traders Ins. Co	1869
	. i	Paul Fourchy.	:	Merchants Mutual Ins. Co.	
150 000 1150 ass		Louis Mathie		Logovette Inc. Co.	1827
		U Deschond	: :	Hibernia Ins. Co	1871
200,000	_	H. Zuberbier		Germania Ins. Co	_ :
*150,000 *284,119		I. N. Marks		Firemens Ins. Co	1875
_	_	Ed. A. Palfrey	;	۰	1866
Mutual. 506,611		Thos. A. Adams	New Orleans	Crescent Mutual Ins. Co	-
13,930	_	A. I. College J	•	TOTITISTANA	10/2
101,500 141,410		B. F. Gumne		Union Ins. Co	
	M. A. Huston roc	T. Harris		Louisville Ins. Co	1872
•	_	Louis Simon		Louisville German Mutual Ins. Assn	1856
_		Henry Deppen	:	Louisville Germania Ins. Co	1872
Mutual. 440.504	James B. Cocke Mut	Joseph Monks.	Louisville.	Kentucky and Louisville Mutual Ins. Co	: :
Mutual. 27,400	_	Conrad Schaener	Country	Verton Inc. Co	1300
£ 211 . 000'00I		J. H. Detchen		German Security Ins. Co.	
	J. J. Fischer 200	F. Reidhar		German Ins. Co.	1854
104,250 127,017		James Trabue	TOINS ATTRE	Franklin Inc. Co.	1826
100,000 147,347	T. S. Cummings	W. H. Lape	Newport	Clay Fire and Marine Ins. Co	1856
				KENTUCKY.	
Mutual.	P. B. Castles Mut	S. N. Latta	Leavenworth	State Mutual Ins. Co	1874
		Million Simo	r i	KANSAS.	
22.500 257.813	i 	John A. Elliott	Des Moines.	State Ins. Co.	180
25,000 510,130 Mithial 61,426	H. Tucker.	S. Hamill	Keokuk	Iowa State Ins. Co.	1865
		Friedrich A. Rochan	Davenport	German Mutual Ins. Co	1868
	_	J. H. Smith	Cedar Rapids	Farmers Ins. Co	1860
25,000 65,142 25,000 20,513		W. Seymour.	Cedar Rapids	Burlington Ins. Co	1878
				IOWA.	
Mutual. 97,755		A. Seidenstricker		German Mutual Ins Co	1854
pioc,000 \$111,370	W. W. Woollen	James F. Robert on	Indianapolis	Fireman and Mechanics ins Co	1805
			Medica		
Capital. Assets.	Secretary. Cap	rresident.	<i>Locanon.</i>	Ivame of Company.	corporation.
		-	T continu	N	Year of In-

· 		
Assets.	\$29,751 \$20	238,804 324,944 593,619 1,067,339
Capital.	Mutual.  ### ### ############################	181,405 202,500 200,000 Mutual.
Secretary.	J. B. Bradbury T. W. Eaton Spencer Decker C. V. Pinkham O. S. Thomres W. Plummer. A. Junkins R. R. Woodsum S. L. Chandler R. W. Whitney W. C. Eaton N. L. Phinney J. E. Chase J. F. Kimball J. G. Blossom Samuel Skillin E. W. Howe A. H. George C. P. Wiggin E. W. Howe C. P. Wiggin E. W. Howe C. P. Wiggin E. W. Howe R. F. Nutring C. H. George C. P. Wiggin F. H. Witham E. P. Burnham T. H. Dinsmore Geo. Gay A. F. Stetson J. P. Startett James M. Shaw J. P. Stattett James M. Shaw J. F. Stetson J. M. Balley	Victor Clunet Jno. C. Boyd M. K. Burch Hugh B. Jones
President.	F. M. Sabine. John S. Gross W. H. Merrow J. B. Sweetser E. Jordan W. Paul W. Paul W. Paul W. Paul M. T. Files S. G. Hobbs M. T. Files G. Cook J. Fogler J. Fogler A. Sprague B. Hamilton, J. B. Foster A. Sprague B. Hamilton, J. B. Foster A. Sprague B. Hamilton, A. Sanborn J. B. Foster A. Sanborn G. A. Wright W. Lamb D. B. Groves A. G. Wakefield C. E. Kimball C. E. Kimball John A. Berry John A. Berry John A. Berry John A. Thompson Moses Luce A. Trafton Hatch John Kimball Loren Adams, A. Gould,	James L. Armstrong John Cushing Wm. G. Harrison F. A. Crook (Treas'r).
Location.	Bangor Brunswick Casco Cumberland Aubun Filot Fi	Baltimore.
Name of Company.	MAINE. Bangor Mutual Ins Co. Brunswick Farmers Mutual Ins Co. Casco Mutual Ins Co. Casco Mutual Ins Co. Cumberland Mutual Ins Co. Davville Mutual Ins Co. Eliot & Kittery Mutual Ins Co. Fayette Mutual Ins Co. Fayette Mutual Ins Co. Fayette Mutual Ins Co. Fayette Mutual Ins Co. Harrison Mutual Ins Co. Harrison Mutual Ins Co. Jay Mutual Ins Co. Jay Mutual Ins Co. Jay Mutual Ins Co. Jay Mutual Ins Co. Jord Wutual Ins Co. Norway Mutual Ins Co. Patrons Androscoggin Mutual Ins Co. Patrons Androscoggin Mutual Ins Co. Piscataquis Mutual Ins Co. Piscataquis Mutual Ins Co. Piscataquis Mutual Ins Co. Sidney Mutual Ins Co. Sidney Mutual Ins Co. Waerford Mutual Ins Co. Vinion Ins Co. Waerford Mutual Ins Co. Willom Mutual Ins Co. Willed Mutual Ins Co. Willom Mutual Ins Co. Willed Mutual Ins Co.	American Ins Co Associated Firemens Ins Co Baltimore Ins Co Baltimore Equitable Society
Year of Incorporation.	88888888888888888888888888888888888888	1858 1847 1794

	INSURANCE YEAR BOOK.	8
Assets.	#1.167 78,175 78,275 78	
Capital.	Mutual. \$378.000 \$00,000 Mutual. 100,000 200,000 127,500 Mutual. 239,325 Mutual. 239,325 Mutual. 250,000 Mutual. 250,000 Mutual. 250,000 Mutual. 250,000 Mutual.	
Secretary.	Francis Warner Geo. A. Davis. Geo. A. Davis. R. Emory Warfield Charles Weber, Jr H. L. Routzahan Wm. R. Fuhnary J. H. Katzenberger John M. Beck Wm. E. Morris Thomas Marriott Francis Skriver W. H. Dallam N. G. Westcott N. G. Westcott N. G. Westcott W. J. Brittingham H. C. Landis Bobert R. Moore W. J. Brittingham H. C. Landis Josephus Dround Josephus Dround Josephus Dround Josephus Dround George Otts F. P. Howland J. L. Langley Chas. Sturm J. W. Field James S. Jewett R. H. Sprague Asa G. Watt Lewis Nickerson H. Lowis Nickerson Wm. B. Whiting T. F. Bonton Wm. B. Whiting T. F. Bonton Washingron Glover George Otts Washingron Glover George Otts Washingron Glover George Otts J. W. Peabody	
President.	P. H. L. Myers. J. K. Zeiger. J. M. Anderson. Charles Weber Gh. M. Millams. Andrew Reese G. H. Williams. Andrew Reese William Snowden. James L. Ridgely William Torbert. J. W. Hering. George Markell John C. Walsh W. N. E. Wickes. Francis M. Danby Jho. B. Seidenstricker. Thomas J. Carey I. U. Waters. John C. Walsh W. N. E. Wickes. Francis M. Danby J. N. Beidenstricker. Thomas J. Carey I. W. Derrich J. W. Derrich J. W. Derrich Joseph Vaughn G. H. Long. G. H. Lo	
Location.	Manchester Hagerstown Baltimore Middletown Baltimore Elkton Westminster Frederick City Belair Chestertown Sandy Springs Princess Anne Hagerstown Baltimore Lettersburg Baltimore Lettersburg Baltimore Abington Boston Gloucester Baston Boston Gloucester Boston Gloucester Baston Boston Gloucester Boston Gloucester Boston Gloucester Boston Attleborough Varmouth Pittsfield Beverly Boston Ashfield Rownerd Cloucester Boston Ashfield Provincetown Ashfield Provincetown Ashfield Boston Gloucester Boston Ashfield Boston Ashfield Boston Gloucester Boston Ashfield Boston Gambridge Boston "	
Name of Company.	MARYLAND.—Continued. Farmers Mutual Ins Co. Farmers and Mech. Mut. Ins Co. of Washin g Firemens and Mech. Mut. Ins Co. of Grangers Mutual Ins Co. Grangers Mutual Ins Co. Howard Ins Co. Mutual Ins Co. Mutual Ins Co. of Marine Ins Co. Mutual Ins Co. of Prederick County Mutual Ins Co. of Prederick County Mutual Ins Co. of Prederick County Mutual Ins Co. of Montgomery County Mutual Ins Co. of Washington Co. Potomac Fire Ins Co. Patomac Fire Ins Co. Patomac Fire Ins Co. MASSACHUSETTS. Abington Mutual Ins Co. Marical Mutual Ins Co. Antied Mutual Ins Co. Beverly Ins Co. Ashied Mutual Ins Co. Bershire Mutual Ins Co. Boston Mamufac'rs Mutual Ins Co. Bristol County Mutual Ins Co. Bristol County Mutual Ins Co. Boston Mamufac'rs Mutual Ins Co. Bristol County Mutual Ins Co. Bristol County Mutual Ins Co. Briston Mutual Ins Co. Bristol County Mutual Ins Co.	
Year of In- corporation.	88188888888888888888888888888888888888	

56	INSURANCE YEAR BOOK.
Assets.	######################################
Capital.	Mutual. \$500,000 Mutual. 10,000 200,000 Mutual. 10,000 Mutual. 200,000 Mutual.
Secretary.	J. Q. A. Lothrop Samuel Appleton B. F. Taft. Preston R. Mansfield. W. F. Temple Henry F. Perkins G. C. George. G. C. George. H. D. Bradbury H. J. Tatman C. B. Hunt N. H. Griffith Oliver Walker Henry W. Cushing Thos. H. Johnson W. I. Caverly W. F. Godrich J. M. Corbett J. S. Smart G. G. Parker F. S. Cabot F. Field, Jr. F. S. Cabot Frank R. Young G. G. Parker F. S. Cabot Frank R. Young G. G. Parker F. S. Cabot Frank R. Young Henry Joseph J. Knapp Preston R. Mansfield. F. E. Patridge. F. B. Hinkley Joseph J. Knapp Preston R. Mansfield. F. E. Patridge. F. A. Howland John W. Belches
President.	Martin Lincoln John Hitchcock W. C. Plunkett. George B. Faunce E. J. Baker. Arthur W. Hobart Geo. A. Curtis Stephen B. Ives. Edward Smith K. S. Chaffee Stephen Davol Thomas W. Tucker. Charles B. Pra t. E. H. Bradford Edmund S. Whitney William Keith R. R. Fears S. M. Cook Moses Foster G. W. Hubbard Amos Bates Alired Bicknell T. B. Newhall S. M. Gook Moses Foster G. W. Hubbard Amos Bates J. K. Fellows J. K.
Location.	Cohasset  Boston  Dedham  Boston  Provincetown  Boston  Worcester Fitchburg Boston  Greenfield Groucester Gloucester Granby  Croveland  Northampton  Hingham  Salen  Lowell  Lynn  Boston  Worcester  Andover Concord  Milford  Boston  Salen  Worcester  Concord  Milford  Boston  Springfield  Charlestown  Boston  Springfield  Boston
Name of Company.	MASSACHUSETTS.—Continued. Cohasset Mutual Ins Co. Cotton and Woolen Manut. Mutual Ins Co. Dedham Mutual Ins Co. Dorchester Mutual Ins Co. Dwelling House Ins Co. Essex Mutual Ins Co. Essex Mutual Ins Co. Equitable Marine Ins Co. Faquitable Marine Ins Co. Firemen's Ins Co. Firemen's Ins Co. Firemen's Ins Co. First National Ins Co. First National Ins Co. Franklin Ins Co. Franklin Mutual Ins Co. Franklin Mutual Ins Co. Franklin Mutual Ins Co. Hampshire Mutual Ins Co. Hingham Mutual Ins Co. Hingham Mutual Ins Co. Holyoke Mutual Ins Co. Manualetters Fire and Marine Ins Co. Manualetters Fire and Marine Ins Co. Mechanics Mutual Ins Co. Mutual Assurance Co. Mutual Ins Co. Mutual Ins Co. North American Ins Co.
Year of In- corporation.	1845 1845 1875 1875 1875 1875 1872 1873 1873 1873 1873 1873 1873 1873 1873

	INSURA	INCE YEAR BOOK.
Assets.	\$245,134 27,115 3,338 3,338 5,338 650,207 671,509 1,706,631 176,031 176,031 176,031 176,031 177,091 453,03	22,409,3 22,400,3 22,400,3 2,400,1 2,400,1 2,400,1 3,400,1 4,4
Capital.	\$100,000 Mutual.  \$00,000 Mutual.  759,000 100,000 Mutual.  400,000 Mutual.	159,000 Mutual.
Secretary.	F. P. Richardson Charles L. Allen W. F. Newhall James Bruerton W. T. Peck Henry B. White G. A. Osborne E. M. Tucke E. M. Tucke E. M. Tucke J. H. Beniamin Sweetser J. H. Read G. W. Carr J. H. S. Ratron Charles M. Miles	Henry J. Chark M. Kingsley Ira Chichester Clement Smith Benj. C. Webb Philo. B. White Richard Du Bois. J. W. Howd. J. W. Falley L. C. Loomis Geo. Talcott Benj. Trumbull M. Kingsley John H. Withey Geo. R. Allis. O. R. Pattengell L. A. Chapp Chandler Richards
President.	Wm. Northey Charles S. Nichols D. L. Dearborn Harmon Hall W. S. Denny John C. Abbott Isaac B. Elliott Levi Sprague Levi Sprague Levi Sprague Levi Sprague Levi Sprague M. Merrill N. I. White Colah Van Husse	Wm. S. Wilcox. H. G. Wells. John B. Dumont B. W. Warren. Josiah Upton. C. D. Luer Richard Townley John Milham M. B. Hine Z. Cook. A. J. Keeney Thomas Steers D. Woodman
Location.	Salem Amesbury Saugus Saugus Boston Boston Peabody Springfield Lowell Wostford West Newbury Weymouth Worcester	Adrian. Kalamazoo Allegan Charlotte Coldwater St. Johns. Hillsdale Mason Jackson Kelamazoo Ada Adrian Plymouth
Name of Company.	MASSACHUSETTS.—Continued. Salem Marine Ins Co. Salem Mutual Ins Co. Salisbury & Amesbury Mutual Ins Co. Salisbury & Amesbury Mutual Ins Co. Shelburne Mutual Ins Co. Shelburne Mutual Ins Co. Shelburne Mutual Ins Co. Shoe & Leather Ins Co. Shouth Danvers Mutual Ins Co. Springfield Fire and Marine Ins Co. Traders and Mechanics Ins Co. Traders and Mechanics Ins Co. Washington Fire and Marine Ins Co. Westford Mutual Ins Co. West Newbury Mutual Ins Co. West Newbury Mutual Ins Co. Worcester Manufacturers Mutual Ins Co. Worcester Manufacturers Mutual Ins Co. Worcester Mutual Ins Co. Morcester Mutual Ins Co. Worcester Mutual Ins Co. Morcester Mutual Ins Co.	Michigan State In Cook Kalamazoo County. Citizens Mutual Ins Cook Kalamazoo County. Citizens Mutual Ass'n of Barrien & Cass Co.'s Farmers Mutual Ass'n of Berrien & Cass Co.'s Farmers Mutual Ins Cook Allegan & Ottawa of Barry & Eaton Co. of Barry & Eaton Co. of Calboun Co. of Ingham Co. of Macomb & St. Clair of Macomb & St. Clair of Macomb & St. Clair of Wanten Co. Farmers Mutual Ins. Co. of Macomb Co. Farmers Mutual Ins. Co. of Macomb Co.
Year of In-	18.56 18.56 18.55	1864. 1874. 1874. 1877. 1865.

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	Assets.	\$1,160	31	413	109	498	g *	<b>(00</b>	: :	æ	: 8	837	732	50	40,734	o41,400	211,777	•	802,114	47,838	266,557	208,167	183.719	216,581	267,937	200,707	73.304	203,281	220,202 200,210	216,265	159,109	150,758
7	Capital.	Mutual.	::	: :	1	::	:	::	•	: :	: :	:	:	2 :	, , , , , , , , , , , , , , , , , , ,	m, mark	300,000	:	300,000	200,000	Mutual.	: :	:	:	200,000	Muruai.	71,000	150,000	Nitrial	=	, 00	Mutual.
	Secretary.	R. P. Aitken William Buss	Gilbert Bates Hadley.	117	wm. Sunt		L. Courer	H. H. Goodwin	J. B. Wheeler	D. W. Palmer	J. E. Jonnson	W. D. Pettit	N. Sheldon	Iver A. Rodsater	W. A. Nimocks	Charles A. Eatou	W. H. Lee	M: 41: 4 all 1100h::::	James Newman	John P. Harrison	L. Duestrow	H. Heimenz	W. L. Garrison	E. G. Pallen	C. R. Fritsch	J. C. Berry, Jr.	E. Winsor		A. Kirkpattick	Charles H. Alexander.	T. Koch.	William E. Clauss
	President.	J. Van Vleet	John T. Rich Elba	T and Tables	Lyman Judson				R. Haviland	T XIT C-11-1	J. W. Spitzer			Ole Peterson	J. O. Farmer	C. II. Digelow	John M. Billups	L. Mellalusolli	Geo. T. Cram	F. O. Stanard	C. F. Meyer	Fr. Hill	W. C. Boing.	I. M. Veitch	H. Eisenhardt	H. EisenhardtR. W. Powell	W. Morrison	S. M. Edgell	S. M. Edoell	E. N. Leeds	H. Overstolz	V. Becker
	Location.	Flint	Lapeer City		Genoa	Holl	roug	Ionia	Corunna	Manchester	Centreville	Three Rivers	Ann Arbor	Manchester	Minneapolis	of raul	Columbus		St. Louis	St. Louis	***		St. Louis	,			Lexington	St. Louis	St. JosephSt Louis			St. Charles
The same and the s	Name of Company.	MICHIGAN,—Continued. Genessee County Farmers Mutual Ins Co German Farmers Ins Co of Washtenaw Co	German Farmers Mut. of Macomb & Wayne Lapeer County Farmers Mutual Ins Co.	Lapeer & Tuscola Co.'s Farmers Mut Ins Co	Mercantile Mutual Ins. Co. of Salinac, Huron	and Tuscola counties	Mutual Ins. Co. of Sanilac and Huron Co's.	Patrons Mut. Ins. Co. of Newaygo& Musk. Co's	Shiawassee Mutual Ins Co		Teutonia Farmers Mutual Ins. Co	Έ.	Washtenaw Mutual Ins CoMINNESOTA	Farmers Mutual Ins Co	Minnesota Farmers Mutual Ins Association	MISSISSIPPI.	Columbus Ins. and Banking Co	MISSOURI.	American Central Ins Co	Citizens Ins Co	Franklin Ins Co.		Home Mutual Fire and Marine Ins Co	Hope Mutual Ins. Co.	Jefferson Mutual Ins Co (stock dep't)	Laclede Mutual Fire and Marine Ins Co	Lafayette Ins Co	Marine Ins Co	Merchants Ins Co	Mound City Mutual Fire and Marine Ins Co.	North St. Louis Mutual Ins Co Pacific Ins Co	St. Charles Mutual Ins Co
Vear of In-	corporation.	1863	1873	1869	1877	1830	1876	1876	1861	1872	1803	1863	1859	1878	1865	1854	1852	/201	1853	1827	1859	1868	1800	1850	1865	1865	1853	1836	1800	1855	1864	1841

Assets.	\$107,744 18,245 18,245 18,245 18,245 19,39 10,393 10,393 10,393 10,393 10,393 10,393 10,393 10,393 10,393 10,393 10,393 10,393 10,393 10,393 10,393 11,39
Capital.	\$fro, 100 Mutual. 100,000 Mutual. 100,000 Mutual. 100,000 Mutual. 100,000 100,
Secretary.	W. O'Connor A. W. Scully A. B. Frey H. W. Magee John F. Jenne D. Smith Wood E. S. Graham. Wm. B. Curtis Henry Powles F. L. Mulford Charles A. Bennett Geo. Haywood Moses F. Cony Henry Schoppe. John J. Hwybod W. H. Woodruff W. Vanderpool S. C. Hoagland C. V. C. Murphy I. H. Lindsley T. T. Hilliard J. B. Wright J. B. Wright J. B. Wright J. B. Wright Joseph M. Mather Nelson G. Rogers Isaac Murson. Theedore Townsend.
President.	John B. Richmond Joseph W. Stickler Samuel W. Sickler Samuel W. Jones. James Gopsill. George Brown Nathaniel Foote Geo. Willing Silas Merchant N. Stratton N. Stratton Geo. W. Shinn John Black H. P. Welling Silas Merchant N. Stratton Geo. W. Shinn John Black Geo. W. Shinn John Black Henry H. Palmer G. M. Wondcuff Henry H. Palmer G. Anten J. C. Garthwaite Edwin Hedden G. Anten G. Anten G. M. Wondcuff Henry H. Palmer John M. Randall John Tyler John Tyler John Tyler John Tyler John Tyler John A. Seaver John A. Seaver John A. Seaver John A. Seaver John A. Searman Harmon Pumpelly James M. Halsted
Location.	Newark Nebanic Nebanic Hoboken Hoboken Hoboken Lambertville Jersey City Newark Mendham Pennington Newark Millville Morristown Mount Holly Elizabeth Newark Newary N
Name of Company.	Hibernia Ins Co. Hibernia Ins Co. Hibborough Mutual Ins. Co. Holoken Ins Co. Holoken Ins Co. Humbold Ins Co. Mechanics Ins Co. Meradiam Mutual Ins Co. Millville Ins Co. Millville County Mutual Ins Co. Monti Scounty Mutual Ins Co. Mourt Holly Ins Co. Mourt Holly Ins Co. Nowark Ins Co. Newark Ins Co. Newark Ins Co. New Brunswick Ins Co. New Jersey Plate Glass Ins Co. New Jersey Plate Glass Ins Co. New Jersey Ins Co. Somerville Mut Ins Co. Princeton Mut Ins Co. Standard Ins Co. Standard Ins Co. Standard Ins Co. Sussex County Mutual Ins Co. Sussex County Mutual Ins Co. Sussex County Mutual Ins Co. Washington Ins Co. Vest Jersey Mutual Ins Co. NEW YORK. Afriatic Ins Co. Adriatic Ins Co.
Year of Incorporation.	1877 1877 1877 1877 1878 1878 1879 1879

By   New York City   Heary Butler   Wm. Raymon   Strong	Z	Co. ins Ins Co. Ins Co. Co.	New York City.  Buffalo.  New York City  New York City  Albany.  Poughkeepsie.  Poughkeepsie.  New York City  New York City  New York City  New York City	Henry Butler J. D. Jones. J. D. Jones. Tunis C. Bergen Philip Becker Pascal P. Pratt. Jas. M. McLean. Samuel Townsend Jas. B. Ames. Geo. W. Savage. M. V. B. Fowler D. D. Smith. D. D. Smith. A. J. Clinton. A. J. Clinton. A. J. Clinton. A. M. A. Burtis Richard C. Combes.	Wm. Raynor. J. H. Chapman. John Wray. George K. Brand George K. Brand George A. Walton. Edward B. Smith Edward B. Smith Geo. T. Patterson, Jr. John B. Arthur. John B. Arthur. John B. Arthur. John B. Arthur. John B. Geo. Jr. Patterson, Jr. Jr. King. Grand Dodge. Le Grand Dodge. Lindley Murray, Jr. M. Leo Ritt.	\$200,000 153,000 200,000	\$292.576 12,517.429 378,176.5 7754.407 945,046 417,566 417,566 417,566 417,566 417,566 873,772 874,772 874,772 874,772 874,772 874,772 874,772 874,772
American Exchange 188 Co.   New York City   Heary Butter   J. H. Chapman   Second 18		ů	Brooklyn  Buffalo  New York City  Albany  New York City	Heary Butter J. D. Jones Hiram M. Forrester Tunis C. Bergen Philip Becker Pascal P. Fratt Jas. M. McLean Jas. M. McLean Jas. B. Ames Geo. W. Savage A. Van Allen D. D. Smith D. D. Smith D. D. Smith A. J. Clinton A. J. Clinton A. J. Clinton A. J. Clinton M. Wm. A. Burtis Richard C. Combes	W. M. Raynor. John Wray John Wray George K. Brand Goorge K. Brand Goorge A. Walton D. J. Bagert Geo. T. Patterson, Jr. John B. Arthur R. Varick DeWitt David Quackenbush H. D. King Cyrus Peck Le Grand Dodge Lindley Murray, Jr. M. Leo Ritt	\$200,000 Mutual. 200,000 153,000 200,0	2,000 5.7 7.7 7.2 8.2 8.2 8.2 8.3 8.3 8.3 8.3 8.3 8.3 8.3 8.3 8.3 8.3
President of the Part of the		nucwa In the Co.  Julya Ins Co.  Jul	Brooklyn  Buffalo  New York City  Albany  New York City  New York City  Poughkeepsie  New York City  New York City  New York City	Hiram M. Forrester. Tunis C. Bergen. Philip Becker. Jas. M. McLean. Samuel Townsend. Jas. B. Ames. Geo. W. Savage. A. Van Allen. M. V. B. Fowler. D. D. Smith. A. J. Clinton. A. J. Clinton. A. J. Clinton. A. M. Combes. Richard C. Combes.	John Wray John Wray George K. Brand George K. Brand George A. Walton Ed. A. Walton D. J. Blauvelt Geo. T. Patterson, Jr. John B. Arthur John B. Arthur Grand Guackenbush H. D. King Cyrus Peck Le Grand Dodge Le Grand Dodge Lindley Murray, Jr. M. Leo Ritt.	MAURIAL.  200,000 200,000 200,000 200,000 210,000 200,000	2,517,72 2,747,72 2,747,72 2,747,72 2,747,72 2,747,72 2,747,72 2,747,73 2,7
Printing Collection   Printing Collection		all of the control of	Buffalo.  New York City Albany.  New York City New York City Buffalo.  New York City New York City New York City	Tunia III. S. Correser. Punia Becker. Pascal P. Pratt. Pascal P. Pratt. Pascal P. Pratt. Pascal P. Pratt. Jas. M. McLean. Samuel Townsend. Jas. B. Ancs. A. Van Allen. M. V. B. Fowler. D. D. Smith. Geo. T. Hope. George Wilkinson. A. J. Clinton. A. J. Clinton. A. J. Clinton. Richard C. Combes. Richard C. Combes.	George K. Brand O. J. Eggert Edward B. Smith Edward B. Smith Ed. A. Walton. D. J. Blauvelt Geo. T. Patterson, Jr. John B. Arthur R. Varick DeWitt David Quackenbush H. D. King Cyrus Peck Le Grand Dodge Le Grand Dodge Lindley Murray, Jr. M. Leo Ritt	153,000 200,000 200,000 300,000 300,000 300,000 Mutual. Mutual.	5.5.5.4.4.5.5.4.5.5.5.5.5.5.5.5.5.5.5.5
Philip Bokers   Parish   Potential Bokers   Parish   Potential Bokers   Parish   Parish   Potential Bokers   Parish		alo German Ins Co alo Ins Co ens Ins Co ton Ins Co ton Ins Co marcial Ins Co mercial Ins Co mercial Mutual Marine Ins Co chess County Mutual Ins Co te Ins Co chess County Mutual Ins Co chest County Mutual Ins Co check Ins Co county Mutual Ins Co	Buffalo.  New York City  Albany.  New York City  Poughkeepsie.  New York City  New York City  New York City  New York City	Philip Becker. Pascal P. Pratt. Jas. M. McLean. Jas. B. Ames. Geo. W. Savage. A. Van Allen. M. V. B. Fowler. D. Smith. Geo. T. Hope George Wilkinson A. J. Clinton. A. J. Clinton. Richard C. Combes. Richard C. Combes.	O. J. Eggert G. J. Eggert Edward B. Smith Ed. A. Walton D. J. Bauvelt Geo. T. Patterson, Jr. Non B. Arthur R. Varick DeWith David Quackenbush H. D. King Cyrus Peck Le Grand Dodge Lindley Murray, Jr. M. Leo Ritt	255,000 200,000 210,000 210,000 220,000 300,000 Mutual. 300,000 Mutual. 300,000 Mutual.	74,74 94,45,45 94,77 94,
Decid P. Pearl P. P		alo Ins Co. fins Ins Co. fins Co. muchia Ins Co. muercial Ins Co. muercial Mutual Marine Ins Co. tinemed Ins Co. courty Mutual Ins Co. County Mutual Ins Co.	New York City Albany New York City Poughkeepsie New York City Buffalo New York City	Pascal P Pratt. Jas. M. McLean. Sas. M. McLean. Jas. B. Ames. Geo. W. Savage. A. Van Allen. D. D. Smith. D. D. Smith. A. J. Clinton. A. J. Clinton. Wm. A. Burtis. Richard C. Combes.	Edward B. Smith Ed. A. Walton. D. J. Blauvelt Geo. T. Patterson, Jr. John B. Arthur. David Quackenbush H. D. King. Cyrus Peck. Le Grand Dodge Lindley Murray, Jr. M. Leo Ritt.	200,000 200,000 200,000 200,000 200,000 200,000 200,000 Mutual. 300,000 Mutual.	24.45 45
Cylinger in Scott         Commercial In Scott         New York City         Sam M Arten         Edward W altinum         200000           Cylinger in Scott         Chinger in Scott         Abbany		and list Co.  Ins Co.  Ins Co.  Ins Co.  Ins Co.  Ins Co.  Ins Ins Co.  Ins Co.  Ins Ins Co.	New York City Albany. New York City Poughkeepsie. New York City Buffalo. New York City	Jas. M. McLean. Samuel Townsend. Jas. B. Ames. Geo. W. Savage. A. Van Allen. M. V. B. Fowler. D. D. Smith. Geo. T. Hope. George Wilkinson. A. J. Clinton. A. J. Clinton. Richard C. Combes. Richard C. Combes.	Ed. A. Walton. D. J. Blauvelt. Goo. T. Patterson, Jr. John B. Arthur. R. Varick DeWitt. David Quackenbush. H. D. King. Cyrus Peck. Le Grand Dodge. Thomas J. Gaines. Lindley Murray, Jr. M. Leo Ritt.	320,000 320,000 210,000 320,000 320,000 Mutual. Mutual. 320,000 Mutual.	44,844,881,113,88,88 56,874,44,811,128,88 56,874,44,44,88 56,874,88 56,88
Clifforn 18 Co.   Commerce   D. J. a. water   D. J. a.		to line of the control of the contro	Albany New York City Poughkeepsie. New York City Buffalo. New York City	Samuel Townsend Jas. B. Ames. Goo. W. Savage A. Van Allen M. V. B. Fowler D. D. Smith Goo. T. Hope George Wilkinson A. J. Clinton. Wm. A. Burtis Richard C. Combes.	D. J. Bauvell Geo. T. Patterson, Jr. John B. Arthur R. Varick DeWitt David Quackenbush H. King Cyrus Peck Le Grand Dodge Lindley Murray, Jr. M. Leo Ritt	200,000 200,000 200,000 200,000 200,000 Mutual. I,000,000 Mutual. 300,000 200,000 Mutual.	445.566 82.534 33.37.72 33.37.72 33.37.72 33.37.43 33.469 33.469 33.469 33.469
Ching his Co		mubia Ins Commercial Ins Commercial Ins Commercial Ins Commercial Ins Commercial Mutual Marine Ins Confinental Ins Commercial Mutual Ins Commercial Insurance Insuranc	Albany New York City Poughkeepsie. New York City Buffalo. New York City	Samuel Lownsend Sannes. Geo. W. Savage. A. Van Allen. D. D. Smith. Geo. T. Hope. George Wildenson. Wm. A. J. Clinton. Wm. A. Burtis.	Geo. T. Patterson, Jr. John B. Arthur. R. Varick DeWitt. R. Varick DeWitt. H. D. King. Cyrus Peck. L. Grand Dodge. Thomas J. Gaines. Lindley Murray, Jr. M. Leo Ritt.	20,000 20,000 30,000 20,000 20,000 Mutual. 1,000,000 Mutual. 300,000 200,000	24.7.7.2 2.2.2.3.3 2.2.2.3.3 2.2.2.3.3 2.2.3.3.3 2.3.3.3.3
Commercial Name   Sociotion   Commercial Name   Commercial Name		tombial Ins Conmerce Ins Conmerce Ins Conmercial Ins Conmercial Mutual Marine Ins Conmercial Mutual Marine Ins Cochess County Mutual Ins Cole Ins Control City Ins Control City Ins Control City Ins County Mutual Ins Co	Albany. New York City Poughkeepsie. New York City Buffalo. New York City	Jas. B. Ames. Geo. W. Savage. A. Van Allen. M. V. B. Fowler. D. D. Smith. Geo. T. Hope. George Wilkinson. A. J. Clinton. Richard C. Combes. Richard C. Combes.	Geo. I. Fatterson, Jr. John B. Arthur. R. Varick DeWitt. David Quackenbush. H. D. King. Cyrus Peck. Le Grand Dodge. Thomas J. Gaines. Lindley Murray, Jr. M. Leo Ritt.	25,000 200,000 200,000 200,000 Mutual. 300,000 200,000 Mutual.	45.00 3.37.00 3.00 3.00 3.00 3.00 3.00 3.00 3.00 3.00 3.00 3.00
Commercial Inst Competent Inst Compete		Impose Ins. Co. Ins. C	Albany. New York City " Poughkeepsie. New York City Buffalo. New York City	Geo. W. Savage. M. V. B. Fowler. D. D. Smith. Geo. T. Hope. George Wilkinson A. J. Clinton. Wm. A. Burtis Richard C. Combes. J. M. Furman	John B. Arthur. R. Varick DeWitt. David Quackenbush H. D. King. Cyrus Peck. Le Grand Dodge. Thomas J. Gaines. Tindley Murray, Jr. M. Leo Ritt.	300,000 200,000 200,000 Mutual. 1,000,000 Mutual. 300,000 Mutual.	333,544 510,666 33,37,772 33,37,739 73,749 873,749 34,158 33,469
Commercial Richard Nation   A. Van Alein   A. Van		nmerce Ins Connected Ins Connected Ins Control Ins Con	Albany. New York City Poughkeepsie. New York City Buffalo. New York City	A. Van Allen M. V. B. Fowler D. D. Smith Geo. T. Hope George Wilkhrson M. J. Clinton Wm. A. Burtis Richard C. Combes	k. Vanck Dewitt. David Quackenbush. H. D. King. Cyrus Peck. Le Grand Dodge. Thomas J. Gaines. Lindley Muray, Jr. M. Leo Ritt.	200,000 200,000 Mutual. 1,000,000 Mutual. 300,000 200,000 Mutual.	411,400 82,506 3,337,772 3,337,739 373,739 373,739 373,739 373,739 373,739 373,400
Commercial Inia Commercial and Commercial Inia Commercial In		innercial Ins Co nnercial Mutual Marine Ins Co chess County Mutual Ins Co le Ins Co ore City Ins Co ore City Ins Co County Mutual Ins Co	New York City Poughkeepsie. New York City Buffalo. New York City	M. V. B. Fowler D. D. Smith Geo. T. Hope George Wildenson A. J. Clinton A. Wm. A. Burtis Richard C. Combes J. M. Furman	David Quackenbush. H. D. King. Cyrus Peck. Le Grand Dodge. Thomas J. Gaines. Lindley Muray, Jr. M. Leo Ritt.	200,000 Mutual. 1,000,000 Mutual. 300,000 200,000 Mutual.	510,040 802,530 137,772 137,732 342,138 383,400
Commercial in Science   Commercial with the service   Commercial in Science   Commercial in Science   Commercial in Science   Commercial in Science   Competent   Competent		nmercial Mutual Manne Ins Co chess County Mutual Ins Co te Ins Co orie City Ins Co orie City Ins Co Ocurty Mutual Ins Co	Poughkeepsie. New York City Buffalo. New York City	D. D. Smith George Wilkinson A. J. Clinton. Wm. A. Burtis Richard C. Combes. J. M. Furman	H. D. King. Lyuz Peck. Le Grand Dodge. Thomas J. Gaines. Lindley Murray, Jr. M. Leo Ritt.	Mutual. 1,000,000 Mutual. 300,000 Mutual.	802,590 3,327,772 137,429 873,739 342,158 383,400
Dutchess County Mutual Institute   Corneas of County Mutual Institute   County Mutual Institut		tinental Ins Co- chess County Mutual Ins Co- le Ins Co- che City Ins Co- County Mutual Ins Co-	Poughkeepsie New York City Buffalo New York City	George Wilkinson A. J. Clinton. Wm. A. Burtis Richard C. Combes. J. M. Furman	Cyrus Peck. Le Grand Dodge Thomas J. Gaines. Lindley Murray, Jr M. Leo Ritt	1,000,000 Mutual. 300,000 200,000 Mutual.	3,327,772 137,429 873,739 242,158 383,400 429,834
Dutchess County Mutual Ins Co   New York City   Dutchess County Mutual Ins Co   Eagle Ins Co   Empire City Ins Co   Ending Mutual   Exchange Ins Co   Exchange Ins Co   Exchange Ins Co   Ins Co   Exchange Ins Co   Ins Co   Ins Co   Exchange Ins Co   I		chess County Mutual Ins Co le Ins Co pire City Ins Co County Mutual Ins Co	Poughkeepsie New York City Buffalo New York City	George Wilkinson  Wa. J. Clinton  Wm. A. Burtis  Richard C. Combes  J. M. Furman	Le Grand Dodge Thomas J. Gaines Lindley Murray, Jr M. Leo Ritt	Mutual. 300,000 200,000 Mutual.	137.429 873.739 342.158 33.460 429.834
Empire Clyn New York Clyn   A. J. Clindler Miles   J. Gaines   J		te Ins Co. pire City Ins Co. County Mutual Ins Co.	New York City Buffalo New York City	A. J. Clinton. Wm. A. Burtis. Richard C. Combes. J. M. Furman	Thomas J. Gaines Lindley Murray, Jr M. Leo Ritt	300,000 200,000 Mutual.	3,3,739 3,3,5,0 3,4,0 3,0 3,0 3,0 3,0 3,0 3,0 3,0 3,0 3,0 3
Exchange fine County Mutual ins Co   Buffalo   New York City   Exchange fine County Mutual ins Co   New York City   Stehard C. Combes   G. W. Montgomery   200,000   Samel Darbee   200,000   Same		oure City Ins Co County Mutual Ins Co.	BuffaloNew York City.	Wm. A. Burtis Richard C. Combes J. M. Furman	Lindley Murray, Jr M. Leo Ritt	Mutual.	342,158 23,500 383,400 429,834
Extracur Mutual Inst Co		County Mutual Ins Co.	Buffalo	Richard C. Combes J. M. Furman	M. Leo Ritt	Mutual.	383.25 25.56 25.834 24.834
Extrating Inst Co         New York City         Richard C. Combes.         G. W. Montgomery.         200.000           Firemens Inst Co         Firemens Inst Co         P. H. Oakley         200.000			New York City	Richard C. Combes J. M. Furman		200.0TO	383,400
Firemens Trust Ins Co		hange Ins Co.		J. M. Furman	G. W. Montgomery	-	429.834
Firemans Ins Co	_	agut Ins Co	:::::::::::::::::::::::::::::::::::::::		Samuel Darbee	200,000	100 200
Firemans Trust Ins Co	_		: : : : : : : : : : : : : : : : : : : :	John F. Halsted	P. H. Oakley	204,000	32/,321
Franklin Ins Co	_	mans Trust Ins Co	Brooklyn.	Dwight Johnson	E. B. Wood	150,000	275,010
Comman		nklin Ins Co	New York City	Zimri West	Robert M. G. Dodge.	200,000	213,221
Comparison of		Ins Co	: :	E. Oelbermann	James A. Silvey	1,000,000	2,471,781
Gien Falls   Giobe Ins Co	_	mania Ins Co	=	Rudolph Garrigue	Hugo Schumann	200,000	1,678,829
Clear Falls   Institute   J. L. Cunningham   200,000	_	n Cove Mutual Ins Co	Glen Cove	James C. Townsend	Daniel V. Weeks	Mutual.	60,650
Great Vistor   New York City   Affred A. Reeves.   Edgar E. Holley   200,000	_	ns Falls Ins Co	Glens Falls	Russell M. Little	J. L. Cunningham	000'000	900,427
Great Western Marine Ins Co   Guardian Ins Co   Wm. C. Thompson   W. K. Paye.   200,000			New York City	Alfred A. Reeves	Edgar E. Hoiley	200,000	376,348
Greenwich Ins Co   Greenwich Ins Co   Greenwich Ins Co   Greenwich Ins Co   W. A. Stone   200,000	_		_	Ferdinand Motz	W. T. Lockwood	662,080	208,912
Guardian Ins Co	_		:	Sam. C. Harriot	M. A. Stone	200,000	665,744
Hamilton Ins Co		rdian Ins Co	:::::::::::::::::::::::::::::::::::::::	Wm. C. Thompson	W. K. Paye	200,000	275,895
Hanover Ins Co	_	nilton Ins Co	:	D. D. Whitney	D. D. Leeds	150,000	322,496
Hoffman Ins Co			:::::::::::::::::::::::::::::::::::::::	Benj. S. Walcott	I. Remsen Lane	500,000	1,683,797
Home Ins Co			:	M. F. Hodges	John D. McIntyre	200,000	366,426
Hope Ins Co			:	Chas. J. Martin	Jno. H. Washburn	3,000,000	6,390,352
Howard Ins Co	_		-	John W. Mersereau	Louis P. Bayard	150,000	189,470
Importers and Traders Ins Co	_		:	Henry A. Oakley	Charles A. Hull	200,005	758,253
Irving Ins Co	_	_	:	Jos. Brokaw	Daniel A. Smith	300,000	359,259
Sam. E. Belcher   Wm. B. Flowery   200,010		ng Ins Co	:	M. L. Crowell	W. A. Magarical .	300,000	274 231
Kings County Ins Co.       Brooklyn.       Ed. T. Backhouse.       Henry Pope.       150,000         Knickerboeker Ins Co.       New York City.       Peter V. King.       Edmund W. Albro.       280,000         Lafayette Ins Co.       Brooklyn.       Hubert Giroux.       G. W. Hunt.       150,000         Lamar Ins Co.       New York City.       Isaac R. St. John.       Wm. R. Macdiarmid.       200,000		erson Ins Co.	,	Sam. E. Belcher	Wm. B. Flowery.	200.010	548,415
Knickerbocker Ins Co Lafayette Ins Co Lafayette Ins Co Lafayette Ins Co Lamar Ins Co New York City.  Isaac R. St. John.  Wm. R. Macdiarmid.  280,000 159,000		gs County Ins Co.	Brooklyn	Ed. T. Backhouse	Henry Pope	140,000	380,446
Lafayette Ins Co Brooklyn Hubert Giroux G. W. Hunt. 159,000 Lamar Ins Co New York City Isaac R. St. John Wm. R. Macdiarmid. 200,000			New York City	Peter V. King.	Edmund W. Albro.	280,000	47.84
Lamar Ins Co New York City Isaac R. St. John Wm. R. Macdiarmid 200,000			Brooklyn.	Hubert Giroux	G W Hunt	140,000	367.206
	_		New York City	Isaac R. St. John	Wm. R. Macdiarmid	8000	300,761

Property	Year of Incorporation.	Name of Company.	Location.	President.	Secretary.	Capital.	Assets.
Long lained to be now york City   Geo. A. Jarthur H. Walton   Siyoooo   Monding lained last Co.   Mondy York City   Burden   Mon C. Mills.   Sooooo   Monding last Co.   Mondy Manderson   Mon		NEW YORK-Continued.		:		196	
No. of Standard Inc. Co. Mills.   No. of Standard Soc. Mills.	1853	Lenox Ins Co	New York City	Geo. A. Jarvis.	Arthur H. Walton	\$150,000	<b>W</b>
Maintain In St. O.   New York City   Definition of the Caline Process	1833	Long Island Ins Co	Brooklyn	B. W. DeLamater	Henry Blatchford.	00,00	
Methingtourn of Digiden Ins Co   Digit H Eaker   Life Name   Lif	1871	Merketter In Co	New York City	Carlisle Norwood	Jao. C. Mills	8 8	433,038 25,038
Mechanics Inc Co.   New York City   Jin H. Baler   Jin M. Har Nichols   1550.000	1871	•		Ed V Loss	I I Nestell	30,00	
Mechanica and Traders Ins Co	1857		Brooklyn	Jno. H. Baker	Walter Nichols	150,000	275.404
Mercantile Mutual Martine Ina Co  Merchants ins	1853		New York City.	Jas. R. Lott	Jno. M. Tompkins	200,000	570 086
Mercantile Marine Ins Co   Mercantile Martine Ins Co   Union Springs   Mercantile Martine Ins Co   Mercantile Martine Martine Ins Co   Mercantile Martine Ma	1852	Mercantile Ins Co		Wm. A. Anderson	C. W. Parmelee	200,000	284.056
Metchanis Ins Co.  Metchany  Metchanis Ins Co.  Met	1842	Mercantile Mutual Marine Ins Co		A. G. Montgomery	C. J. Despard	500,000	745.478
Marin Black	1850	Merchants Ins Co		C. V. B. Ostrander	Jno. L. Douglass	200,000	523,257
New York and Boston Ins Co.   New York City   Thos. B. Jones.   J. A. Dromen   Heart In Tabl.   200.000	1857	Mut Ing Co of the City and Co of Albany	Brooklyn	Tochus C Cotrell	G. G. Irask	Mufuel Mumel	86.00 20.00 20.00 20.00
New York City   Henry T. Drowne   Henry T. Hall   Service   Henry T. Drowne   Henry T. Drowne   Henry T. Drowne   Henry T. Drowne   Henry T. Hall   Service   Henry T. Hall   Service   Henry T. Hall   Service   Henry T. Hall   Henry M. Chiefe   Henry M. Chiefe   Henry M. Chiefe   Henry M. Hall   Henry M. Chiefe   Henry M. Chief	1850	Naccan Inc Co	Brooklyn	Thos B Jones	Wm T Lane	000000	413.532
New York and Boston in Scoon	1838	National Ins Co	New York City.	Henry T. Drowne	Henry H. Hall	300,000	410,133
New York Bower Ins Co	1876	New York and Boston Ins Co		A. Gallatin Stevens	R. L. Livingston	300,000	241,897
New York City   Richard L. Franklin   Amos M. Clarke   200,000	1833	New York Bowery Ins Co	*	J. A. Delanoy, Jr	Henry Griffen	300,000	785,986
New York Equitable Ins Co.  New York Ins Co.	1863	New York Central Ins Co	Union Springs	W. E. Hughitt	Amos M. Clarke	100,000	215,171
New York Equitable Ins Co	1872	New York City Ins Co	New York City	Kichard L. Franklin	J. D. Kinsman	300,000	99,330
New York Internal Marine Ins Co.   June Onternal   June Onte	1823	New York Equitable Ins Co	::	Kichard J. I horne.	John Miller.	210,000	522,409
Niggara Ins Co.  North River Ins Co.  Pacific Mutual Marine Ins Co.  Peoples Ins Co.  Republic Ins Co.  Repu	1832	New York Ins Co		Daniel Ondernill	Augustus Colson.	200,000 Mutual	46.84
Northern Ins Co  North River Ins Co  North River Ins Co  Orange County Mutual Ins Co  Orange County Mutual ins Co  Orange County Mutual ins Co  Peter R. Warner  Orange County Mutual ins Co  Proples Ins Co  Redie Ins Co  Red B. Fellows  John M. St. John  Sandard Fire Ins Co  Sand	200	Nisgara Ins Co	:	H A Home	P Notman	, To the last	1 200
North Kiver Ins Co.  New York City  Deter R. Wanner  Orient Bogert, Jr.  Goshen.  Deter R. Wanner  Deter Coper  Deter Bogert, Jr.  Deter R. Wanner  Deter R. Wanner  Deter Coper  Deter Bogert, Jr.  Deter R. Wanner  Wm. A. Butler  Decolor  Decolor  Decolor  Decolor  Decolor  Deter Coper  Deter Coper  Decolor  Decolor  Decolor  Decolor  Decolor  Deter R. Wanner  Decolor  D	1050	Northern Inc Co	Watertown	Gildenov I and	A H Wraw	86	10.4
Deciding County Muttail Ins Co	1822	North River Ins Co	New York City	Peter R Warner	Albert Bopert, Jr.	300	781.667
Pacific Mutual Marine Ins Co	1837.	Orange County Mutual Ins Co	Goshen	Beni. F. Edsall.	John C. Wallace	Mutual.	2,781
Pacific Ins Co	1854		New York City.	Eugene Dutilh.	Charles Irving	=	1,042,380
Parific Mutual Marine Ins Co	1851			Thos. F. Jeremiah	Wm. A. Butler	200,000	705,854
Park Ins Co Park Ins Co Performance of the control	1854		:	J. K. Myers	Willoughby Powell	Mutual.	674.846
Peter   Coper   Institute   Coper	1853	Park Ins Co		Wm. Jaffray	W. Valentine	300,000	320.805
Print	1851	Potential Teachers		Fred V. Frice.	A. C. Milbe.	150,000	101.65 101.69
Reited Ins. Co.   New York City   Jas. H Pinkney   Win. E. Crary   Jas. One of the control of the	1023	Dhania Inc Co	Brooklin	Stephen C. Edy.	Dhilandar Cham	00,00	3
Republic Ins Co   Richmond Village   R. Lord   Henry B. Metcalf   Mutual   Richmond Village   R. Lord   Henry B. Metcalf   Mutual   Rochester   St. Lord   Henry B. Metcalf   Mutual   Rochester   St. Lord   Henry B. Metcalf   Mutual   Sco.,000   John J. Searing   Standard Fire Ins Co   Nicholas C. Miller   James M. Hodges   200,000   Star Ins Co   Southold   J. R. Van Rennselaer   200,000   Hutchison H. Case   J. P. Patterson   Faraffin H. Overton   Mutual   J. P. Patterson   Faraffin H. Overton   Sco.,000   J. P. Patterson   J. P. Patterson   J. P. Notobis   J. P. Notobis   J. P. Notobis   J. P. Notobis   J. P. Patterson   J. P. Notobis   J. P.	1855	Relief Ins Co	New York City	Jas. H. Pinkney.	Wm F. Crary	000,000	210,706
Richmond County Mutual Ins Co   Richmond Village   R. Lord   Henry B. Metcalf   Mutual   Mu	1852	Republic Ins Co		Robert S. Hone	Duncan F. Curry	300,000	123,541
Rochester German Ins Co	1836	Richmond County Mutual Ins Co	Richmond Village	R. Lord	Henry B. Metcali	Mutual.	31,216
St. Nicholas Ins Co	1872	Rochester German Ins Co.	Rochester	Frederick Cook	Henry Norden	200,000	409,620
St. Nictories ins Co. Standard Fire Ins Co. Standard Fire Ins Co. Standing Co. Standard Co. Standard Co. Standard Co. Standard Co. Standing Co. Standard Co. Stan	1853	Rutgers Ins Co	New York City	Ed. B. Fellows	Jos. W. Dugliss	000,000	445.572
Starting to Starti	1852	Strade Line To Co		John J. Searing	J. Du Bois	000,000	992,880
Sterling Ins Co Sterling Ins Co Starting Ins Co Southold Southold Southold In Company Marine Ins Co Tradesmens Ins Co	1859	Stor Inc Co		Nicholos C Millor	Tomes M Hodges	3 8	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
Stuyvesant Ins Co. Stuyvesant Ins Co. Sum. P. Patterson. Sufficiency Marinel Ins Co. Southold Sum Mutual Ins Co. Tradesmens Ins	182	Sterling Inc Co.		A I Souland	J K Van Rennselaer		274.014
Sunfolk County Mutual Ins Co.  Sun Mutual Marine Ins Co.  Sun Mutual Marine Ins Co.  Tradesmens Ins Co.	1841	Stravesant Ins Co		Sam P. Patterson	George B. Rhoades	90000	372.220
Sun Mutual Marine Ins Co	1836	Suffolk County Mutual Ins Co	Southold	Hutchinson H. Case	Franklin H. Overton.	Mutual.	8
Iradesmens Ins Co   Compared to the contract of the	ıstı	Sun Mutual Marine Ins Co	New York City	J. P. Paulison	J. P. Nichols	200,000	598,912
	1858	Tradesmens Ins Co		David B. Keeler	Timothy Y. Brown	300,000	488,481

Year of In-	Name of Company.	Location.	President.	Secretary.	Capital.	Assets.
1874 1867 1867 1837	NEW YORK—Continued, Union Ins Co. Union Ins Co. United States Ins Co. Waterdown Ins Co.	Buffalo. New York City Watertown. New York City. Brooklyn.	Joseph Churchyard Abraham S. Underhill. Willard Ives. Geo. R. Crawford Edmund Driggs	Alexander Martin. W. W. Underhill. Josse M. Adams. John Q. Underhill. N. W. Meserole.	\$100,000 250,000 200,000 300,000 250,000	\$134,720 504,437 764 816 829,541 930,708
1869 1872 1875	NOK I'H CAKULINA. North Carolina Home Ins. Co. Old North State Ins. Co	Raleigh Warrenton Tarboro Wilmington	John Gatling. W. S. Davis. Geo. Howard. Wm. A. French	W. Primrose	* 104,000 	* 117,721 * 11,39
1871 1851 1871 1873	on Ins Cond County Mutual Ins a Fire and Marine Ins (sye Mutual Ins Co	Cincinnati Ashland Cincinnati Shelby	Gazzam Gano	J. H. Beattie. L. Jeff. Sprengle. F. Goule. S. F. Stambaugh.	300,000 Mutual Ioo,000 Mutual	605,317 21,711 176,829
18 8 8 8 8 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9	Cincinnati Edutable Ins Co- Citizennati Ins Co- Citizens Ins Co- Columbiana County Mutual Ins Co- Commercial Ins Co-	New Lisbon Cincinnati	Jacob Burnet, Jr. Lewis Glenn. J. F. Benner. J. A. Townley.	Charles Stewart Jno. B. Abernathy Wm. Baxter J. Wnison Johnston	Igo,000 Ioo,000 Mutual Ioo,000	216,552 118,397 201,346
188767 18876 18976	Cooper Ins Co Con City Mutual Ins. Co. Delaware Mutual Ins. Co. Eagle Ins Co	Dayton. Toledo Delaware. Cincinnati	Daniel E. Mead. R. F. Russell. R. W. Reynolds Henry Kessler.	O. I. Gunckel. C. Elliott C. O. Little Sam. P. Post.	Mutual	222,688 15,048 172 123,092
1865 1872 1866 1866 1868	Enterprise Fire and Marine Ins Co. Eureka Fire and Marine Ins Co. Farmers Home Ins Co. Farmers Ins Co. Farmers Ins Co.	Jelloway Chennati Howard	John W. Hartwell John Kyle J. S. Tilton Harvey D. Camp Meshach Crichfield	J. W. McCord Ed. E. Townley S. Hildebrand K. F. Beundorf C. W. McKee	30,000 100,000 000,000 000,000 000,000	412,196 154,497 225,993 109,316 175,146
1872 1832 1856 1873	Fidelity Ins Co Firemens Ins Co Firemens Ins Co Forest City Mutual Ins Co Franklin Ins Co	Cincinnati  Dayton  Cleveland  Columbus	E. V. Brookheld. Henry E. Spencer. S. Craighead. N. W. Laylor. John Greenleaf.	Charles Rule	100,000 100,000 250,000 Mutual 200,000	143,891 163,826 395,271 268,640
0.789.59	German Farmers Mutual Ins Co Germanus Fire and Marine Ins Co German Mutual Ins Co Globe Ins Co	Warrensville Cincinnati	Peter A. White Fred. H. Rowekamp. Robert W. Stewart.	J. Bregenzer D. B. Meyer Henry A. Rattermann John I. Covington	Mutual 100,000 Mutual 100,000	139,655
	Horman Ins Co.  Jefferson Ins Co. Knox County Mutual Ins Co. Mercantile Ins Co. Merchants and Manufacturers Ins Co.	Columbus Columbus Steubenville Mount Vernon Mansfield Cleveland	J. D. Brital. Wm. Dougherty. Robert Thompson. John Wood Wm. J. Gordon.	H. N. Henderson John McCracken Wm. Turner J. H. Emminger Geo A. Tisdale.	100,000 250,000 100,000 Mutual 300,000	20,000 20,100 20,000 20,000 20,000 20,000 20,000
	* Includes notes.					

corporation.	Name of Company.	Location.	President.	Secretary.	Capital.	Assets.
-	OHIO-Continued.			4	1	
1870	Merchants & Manufacturers Mutual Ins. Co Miami Valley Ins Co	Mansfield	Geo. W. Jones	M. E. Douglas	Muma \$100,000	\$100.070
:	Miami Valley Ins Co	Dayton	A. Gebhart	ഗം	100,000	175,078
1849	Minster Ins Co	Minster	John M. Drees	Fred. Kramer	Mutual	*
:	Montgomery County Mutual Ins Co	Dayton	Dishard W. Vener	Frank C Hall	: :	237,090
	National Ins Co	CINCINIALI	John Burgovne	Henry C. Urner	100,000	148,683
1866	Ohio Ins Co	Chillicothe	Wm. Waddle.	E. P. Safford	100,000	116,048
1865		Dayton	Wm. Dickey	W. H. Gillespie	107,500	212,171
	Ohio Farmers Ins Co	Le Roy.	James C. Johnson	A. H. Hawley	Mutual	880,450
:	Peoples Mutual Ins. Co	Ravenna	F. W. Woodbridge	Andrew Jackson	- : :	:
10/5	Pichland County Marked Las Co.	Cincinnati	T II Coot	D Smith	:	26 130
1862		Cincinnati	Charles C. Jacobs	Joseph Lohmann	:	67-00
	Teutonia Ins Co	Davton	Jacob Decker	J. Linxweiler, Jr	100,000	228,257
1848	Toledo Fire and Marine Ins Co	Toledo	Valentine H. Ketchum	Fredk. B. Dodge	200,000	246,351
1859	Union Ins Co	Cincinnati	Theodore Cook	Joseph T. Blair	000,000	125.799
	Van Wert County Mutual Ins Co	Van Wert	J. M. C. Marble	G. A. Sahlquist.	Mutual	:
:	Washington County Mutual Ins Co	Marietta	A. T. Nye	James W. Nye.	: 22	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
:	Washington ins Co	Cincinnati	John F. Whiteman	I T Colling	8 8	122,950
1846	Western Ins Co	I Trhong	I H Datrick	Wilson Baldwin	Mutual	C/=-C-
:	PENNSYLVANIA.	C1 Datta				
i§51	Adams County Mutual Ins Co	Gettysburg	G. Swope	D. A. Buehler	=	7,588
1859	Allegheny Ins Co	Pittsburgh	John Irwin	C. G. Donnell	100,000	130,100
:	Allen and Fact Danasham, Managed Tan Ca	1 Contract of the contract of	K. C. Schmertz	C. F. Herrosee	Municipal of the second	92,00
1850		Mechanicsburg	W. K. Gorgas	T B Liesenring	į,	1.126
810	American Ins Co	Philadelphia	T. R. Maris	A. C. L. Crawford	400,000	1,363,716
1872	Armenia Ins Co	Pittsburgh	S. S. D. Thompson	E. A. Curtis	250,000	204.174
900	Artisans Ins Co		W. H. Smith	Albert J. Barr	100,000	139,202
10/0	Ashiand Mutual Ins Co	Ashland	W. S. Kussell	D. F. Nester	Ten in tar	S. 5.
	Aurora Mutual Inc Co	Tubens	J R Shammo	F. Donden	:	î 8
1874	Bakerstown Mutual Ins Co.	Bakerstown	I. T. Wright	W. H. Bryson	:	118
:	Ben. Franklin Ins Co	Allegheny	Henry Irwin	Geo. D. Kiddle	150,000	170,657
1871	Birmingham Ins Co	Pittsburgh	Chas. Melling	Wm. Ruske	148,000	174.677
1847	Blair County Mutual Protection Ins Co	Hollidaysburg	Thad. Banks	Fred. Jackel	Mutual	2,554
1074	Bottmong Grove Mutual Ins Co.	Hepburn Lownship	J. M. Sander	Jacob Hein, Jr	108 000	000
1878	Bradford Mufuel Inc. Co	Bradford	N S Baker	L N Hilliard	Mutual	744
1874	Briar Creek Farmers Mutual Ins Co	Lime Ridge	Levi Aıkman	Samuel Newhard	=	6.4
r811	Bucks County Contrib. Ins Co	Morrisville	John S. Comfort	Edward Balderson	:	193,061
1870	Bucks County Mutual Ins Co	Pipersville	John Robbins	John A. Loux	:	:

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Assets.		\$7.704	10,773	4,112	6,195	108	6,563	169,302	130,179	, 60°	34,153	4,818	4,522	12,55	13,430	76.482	2,122,526	67,918	931	2,233	107	1,711	å		3,859	11,481	00.027	383,857	885	878	4,445	<b>4</b>	: :	2.5	24.0 22.0	1,093	722	
Capital.	Mutual	: :	STO COO	Mutual	=	:	:	100,000	Mufuel Mufuel		:	= :	: :	: :	:	:	360,000	20,000	Mutual	: :	:	:	;		: :	: :	:	:	;	<b>:</b> :	: :	: 3	: :	:	:	3	:	
Secretary.	John A. Gundy	H. C. Hennieman	J. T. Johnston	John E. Maclay	A. R. Weymer	George Taylor	George M. Booth	J. R. Gloninger	Walter Morris	H. L. Cramer	Edmund G. Harrison	John A. Hook	G. W. Adams	J. Cressler	Samuel A Withers	E. A. Price.	H. Lylburn	J. J. Albietz	R. H. Henry	T. Reynolds	David W. Hess	Samuel Hoffman	Dobort D. Longostor	Nobell D. Lancastel	B. S. Rich	S. F. Auchmuty	F. F. Bleck	D. Strickler.	J. W. Nesbit	Peter M. Eilenberger .	J. J. Coulter	John Stronth	D. F. Luse	wm. recores	S. G. De Turk	Henry Heck	A. B. Sumner	
President.	J. H. Smith	Samuel G. Purvis	B. Hughes	G. W. Thrush	W. H. Redheffer	J. S. Frain	John Larkin, Jr	R. J. Anderson	W. G. Johnston	Henry Stick	James M. Stack	F. A. Bennett	James D. Gill	Matthew B. Boyd	Andrew Back	Thomas Pratt	T. C. Hand	Robert Lidd 11	Jas. C. Marshall	Robert Traylor	Aaron Laubach	Peter A. Kline	Dishard Badford	Mchalu Beuloid	Moses Eastburn	F. K. Gilbert	R F I shmann	G. E. Hersh	William C. McFarland	William Hanery	S. B. Long.	Keuben Garber	Henry Keller	John Sandels	John W Heffner	Jacob Beck.	W. Shumway	
Location.	Lewisburg	Butler	Hyde Park	Shippensburg	Philadelphia	Bellefonte	Chester	Pittsburgh	Clarion	Glenville	Bristol	Columbia	Meadville	Shippensburg	Linglestown	Media	Philadelphia	Pittsburgh	Erie	Philadelphia	Springtown	Shoemakersville	E calcordle	r of Raving	Buckingham	Millersburg	Bethlehem	York	Oakdale	Shawnee	Meadville	Ketton	Centre Hall	Vertysville	De Turksville	Hannahstown	Spring Hill	
Name of Company.	PENNSYLVANIA—Continued. Buffalo Valley Farmers Mutual Fire Asso-	Butler County Mutual Ins Co.	Cash Ins Co	Centennial Mut. of Cumb'land & Frank. cos.	Centennial Mutual Ins Co	Husbandry	Chester Mutual Ins Co	City Ins Co	Clarion County Mutual Ins Co.	Codonis & Manheim Protection Mut. Ins Co.	Commercial Mutual Ins Co	Commonwealth Mutual Ins Co	Crawford County Mutual Ins Co	Cumberland Valley Farmers Mutual Ins Co.	Dambin Co Mut Inc Co	Delaware County Mutual Ins Co.	Delaware Mutual Safety Ins Co	Enterprise Ins. Co	Erie County Mutual Ins. Co		Formers American Mutual Ins. Co	of Berks County	Farmers and Mechanics Home Mutual Ins \	Co of Sullivan County		Formers & Mechanics Mutual Ins Co	Farmers Ins. Co. of Unner and Lower Saucon			Farmers Mutual Ins. Co.	Farmer Mutual Ins Co. of Crawford County.	Farmers Mutual Ins Co. of Lancaster County	Farmers Mutual Ins to of Centre County	Farmers Mat Ins Co of Barbs & Lakish Cos	Farmers Mutual Ins Co of Schuvlkill Co.	Farmers Mut. Ins. Co. of Hannahstown.	Farmers Mutual Ins Co of Tuscarora	
Year of In-	1878	1859	1871	1876	1876	1877	1874	1870	1849	1826	1872	1875	1840	1870	1071	1830	1835	1866	1839	1875	1854	1871	į	//or	1843	1801	1822	1853	1874	1862	1872	1844	1857	1970	1856	1860	1874	-

Perment Natural In Co. of Middle P.   Darville   C. whitesall   Jo. Clebrer   946	Year of In-	Name of Company.	Location.	President.	Secretary.	, Capital.	Assets.
Farmers National in Co. of Northangon Co. Naturation.  Farmers National in Co. of Northangon Co. Naturation.  Farmers National in Co. of Northangon Co. Naturation.  Farmers Natural in Co. of Northangon Co. Harbor Cheek.  Farmers Natural in Co. of Harbor Cheek.  Farmers Union Natural in Co. of Paradise  Farmers Union Natural in Co. of County of Philadelphia  Farmer Cheek Ch		PENNSYLVANIA—Continued.	:			7.	
Fermers Mixual in S. Co of Mercer Comity Fermers Mixual in S. Co of Mercer Comity Fermers Mixual in S. Co of Mercer Comity Fermers Mixual in S. Co of Header Fermers During Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual in S. Co of Mercer Mixual Fermers Union Mixual Fermers U	1840	Farmers Mutual Ins Co of Middle Pa	Notateth	Wm. Follmer	Inc. I eibert	Mutual	\$10,847
Farmers Mutual in S. Co. of Downer, Marian Series and Mediana.  Farmers Mutual in S. Co. of North Amineter Harboro.  Farmers Mutual in S. Co. of North Amineter Harboro.  Farmers Mutual in S. Co. of North Amineter Harboro.  Farmers Mutual in S. Co. of North Amineter Harboro.  Farmers Mutual in S. Co. of North Amineter Harboro.  Farmers Mutual in S. Co. of North Amineter Harboro.  Farmers Union Mutual in S. Co. of North Amineter Harboro.  Farmers Union Mutual in S. Co. of North Amineter Harboro.  Farmers Union Mutual in S. Co. of North Amineter Harboro.  Farmers Union Mutual in S. Co. of North Amineter Harboro.  Farmers Union Mutual in S. Co. of North Amineter Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Union Mutual in S. Co. of Series Harboro.  Farmers Mutual in S. Co. of North Amineter Mutual in	1875	Farmers Mutual Ins. Co of Mercer County.	New Hamburg	S. Harpst	J. McCleery	;	318
Farmers Mutual Inst Co. of Warminstere         Earlie         John W. Kyan         S. C. Comp.           Farmers Mutual Inst Co. of Warminstere         Earlie         Jame Warr, Jr.         S. C. Comp.           Farmers Mutual Inst Co.         Earlier Street         Earlier Street         Earlier Street         Earlier Street           Farmers Untual Mass and Inst Co.         Earlier Street         Earlier Street         Earlier Street         Earlier Street           Farmers Untual Mass and Inst Co.         Frederage         Frederage         Frederage         Frederage           Farmers Untual Mass and Inst Co.         Frederage         Frederage         Frederage         Frederage           Frederage Inst Co.         Frederage         A McFall Mass of Co.         S. Child         S. Child           Fire Inst Co.         French Manual Inst Co.         Fre	1856	Farmers Mutual Ins Co. of Dover.	Emigsville	John Neiman	Henry Atland	: :	3,669
Farmers Natural rate, on Annualistic Cost Fallers Mills.  Farmers Manual rate on Annualistic Cost Fallers Mills.  Farmers Manual rate of Checkers.  Farmers Minds and Orders.  Farmers Valend Natural for Cockers.  Farmers Control Natural for Cockers.  Farmers Control Natural for Cockers.  Farmers Cockers.  Farmers Valend Natural for Cockers.  Farmers Cockers.  Farmers Cockers.  Farmers Valend Natural for Cockers.  Farmers Valend Natural for Cockers.  Farmers Cockers.  Farmers Valend Natural for Cockers.  Farmers Valend Natural for Cockers.  Farmers Valend Natural for Cockers.  Farmers Cockers.  Farmers Valend Natural for Cockers.  Farmers V	1857	Farmers Mutual Ins Co. of Harbor Creek	Erie	John W. Ryan	R. H. Henry	: :	4,521
Figures   Name   Name   Name   District	1843	Farmers Mutual Ins Co. of Warminster	Hartboro	Isaac warner, Jr	S. C. Comiy	: 3	<b>B</b> :
Farmers Mutual Ins Co of Pignaduse	1875	Farmers Union Agen and Ins. Co.	Berkleve Mills	D. J. Bruhaker	J. R. Boose	:	2, 2
Farmers Union Muttal Ins Co.         Treater Teamer Team	1854	Farmers Mutual Ins Co of Paradise	Codorus	Peter Kuhl	B. Leese	:	347
Famers Union Mutual Ins. Co.  Federal ins. Co.  Frederal ins. Co.  Frederic ins. Co.  Frederal ins. Co.  Frederic ins. Co.  Fre	1867	Farmers Union Mutual Ins Co	Trexlertown	D. H. Bastian	B. Yoder	3	2, 124 124
Federal ins. Co. monotown A. M. B. Dawson B. St. Child.  Fire Ins. Co. of County of Philadelphia James N. Stone Good Sassociation ins. Co. Harrsburg Easton County of Philadelphia James N. Stone Good Ob W. Dulles Transford Mutual Ins. Co. Charles County of Philadelphia County Mutual Ins. Co. Charles County Charlestile Harry P. Diele N. Stone County Charlestile Harry P. Diele N. Stone Charlestile County Mutual Ins. Co. Charlestile Harry P. Diele N. Charlestile County Mutual Ins. Co. Charlestile Harry Charlestile Harry Charlestile County Mutual Ins. Co. Charlestile Charlestile Harry Charlestile Harry Charlestile County Mutual Ins. Co. Charlestile Charlestile Harry Charlestile Charlestile Charlestile Harry Charlestile Charlestile Charlestile Harry Charlestile Harry Charlestile Charlestile Charlestile Harry Charlestile Charlestile Charlestile Charlestile Harry Charlestile Ch	1867	Farmers Union Mutual Ins. Co	Kreidersville	William Walton	Jacob Bear	: :	1,789
Fire Association   S. C. of County of Philadelphia   A. Louden Snowden   Jacob H. Ler   Scoope   Jacob H. Ler   Jacob H. Jacob H. Ler   Jacob H. Ler   Jacob H. Jacob H. Jacob H. Ler   Jacob H. Jacob H. Jacob H. Jacob H. Ler   Jacob H. Jacob	1844	Federal Ins. Co	Alleghenv	E. B. Dawson	Robert D Thompson	\$80.270	25.55 20.55
Fire Association in S. Co. of County of Philadelphia   L. Woffmerer   S. S. Child.	1820	Fire Association	Philadelphia	A. Louden Snowden.	Jacob H. Lex	500,000	3,220,056
Fire Ins. Co. of County of Philadelphia.  Fire Ins. Co. of Northandor County Frankford Mutual Ins. Co. Franklin County Mutual Ins. Co. German Mutual Ins. Co. Glade Mill Mutual Ins. Co. Glade Mill Mutual Ins. Co. Franklin County Mutual Ins. Co. Franklin Mutuul Ins. Co. Franklin Mutual In	1868	Fire Association Ins. Co	Harrisburg	L. Woffinger	S. S. Child	3,500	7.411
Fried is Cove Framers in S. Co. of Northampton County, Easton John Maxwell Frankin County Mutual In S. Co. Publiadelphia Prindicod Mutual In S. Co. Publiadelphia Prindicod Mutual In S. Co. Publiadelphia C. Publiadelphia D. Publiadelphia C. Publiadelphia C. Publiadelphia C. Publiadelphia C. Publiadelphia C. Publiadelphia D. Publiadelphia C. Publiadelphia D. Publ	1838	Fire Ins. Co. of County of Philadelphia	Philadelphia	James N. Stone	John W. Dulles	100,000	266,46a
Franklin County Mutual Ins Co.  Franklin Ins Co.  Franklin County Mutual Ins Co.  Franklin	1830	Fire Ins. Co. of Northampton County	Easton	John Maxwell	C. W. Stout	Mutual	145.513
Friendkin Ins. Co.   Philadelphia   Alfred G. Baker   Erra T. Cresson   400,000   3.96	1860	٠.	Chambersburg	A. H. Sensenev	Lyman S. Clark	:	
Friend's Cove Farmers Ins. Co.  Charlesville.  Friend's Cove Farmers Ins. Co.  Pittsburgh.  Cerman Ins. Co.  Philadelphia  German Mutual  German Ins. Co.  Philadelphia  German Mutual  Ge	1820	':	Philadelphia	Alfred G. Baker.	Ezra T. Cresson	400,000	3.363,219
Cerman Iss. Co.   Philadelphia   C. P. Bower   W. J. Patterson   100,000	1878	Friend's Cove Farmers Ins. Co	Charlesville	Henry P. Diehl	Samuel Hunt	Mutual	7
C. F. Bower   C. F. L. Gross   Sharpsburgh   C. F. L. Gross   Sharpsburgh   Sharpsbu	1873	German American Ins Co	Pittsburg.	G. H. Meyer	W. J. Patterson	000'001	114.879
German Mutual Ins. Co. Giade Mills Harvey Osborn Grange Mutual Ins. Co. Humbelt Ins. Co. Insurance Co. of North America Insur	1871	German Ins. Co	Philadelphia	C. P. Bower	Geo. C. Lissau.	100,000	198,502
German Mutual Insurance Co. of Zelinople.  Germantown Deposit, Trust and Ins. Co.  Glade Mill Mutual Ins. Co.  Halifax Mutual Ins. Co.  Johnstown  John Dibert  Gottlich Banty  Herry P. Taylor  John Dibert  Gottlich Banty  Herry P. Taylor  John Dibert  H. D. Heeker  John J. W. Halifax Maris  John J. W	1871	German Ins. Co	Sharnshuroh	William Pfisch	John Kraws	Mutual	340,05 00,05
Germantown Deposit, Trust and Ins. Co.   Philadelphia   J. R. Wilmer.   H. G. Stelwagon   116, 550   120     Glade Mill Mutual Ins. Co.   Glade Mills   Jesse Ziegler   P. C. Royce   300,000   1,13     Glade Mill Mutual Ins. Co.   Glade Mills   Jesse Ziegler   P. Super   D. Chiley   D. Lilley   D. V. Fisher   D. W. Landis   Groop   John J. W. Landis   John J. W. E. Slaymaker   John J. W. Landis   John J. W. E. Slaymaker	1866	German Mutual Insurance Co. of Zelinople	Zelinople	Freeborn Summer.	F. Z-hner		200
Glade Mill Mutual Ins. Co. Glade Mills Mutual Ins. Co. Halifery Hummelstown Mutual Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Johnstown Mutual Ins. Co. Johnstown Mutual Ins. Co. Kistanning Ins. Co. Johnstown Mutual Mutuul Mutual Mutual Mutual Mutual Mutual Mutual Mutual Mutual Mutual	1872	Germantown Deposit, Trust and Ins. Co	Philadelphia	J. R. Wilmer	H. G. Stelwagon	116,550	127.754
Grange Mutual Ins. Co.  Humboldt Ins. Co.  Hummelstown Mutual Ins. Co.  John J. Nissley  Mutual Ins. Co.  John J. Nissley  Mutual  Mutual  Mutual  John J. Nissley  John J. Nissley  Mutual  Mutual  Johnstown Mutual  Mutual  John J. Nissley  John J. Nissley  Mutual  John J. Nissley  John J. Withour  John John J. Nissle	1853			Alfred S. Gillett	P. C. Royce	300,000	1,131,838
Grange Mutual Ins. Co. of Bradford Co. Troy Halifax Mutual Ins. Co. of Bradford Co. Fredericksburgh Humboldt Ins. Co. Of North America. Instrument Co. of North America. Instrument Co. of North America. Insurance Co. Of North Co. Of North Insurance Co. Of North I	1973	2	Glade Mills	Jaces Zingler	Jacob Hutchman	Winday,	8,1
Hailfax Mutual Ins Co. Hailfax Mutual Ins Co. Humboldt Ins. Co. Humboldt Ins. Co. Humboldt Ins. Co. Hummelstown Mutual Ins. Co. Hummelstown Mutual Ins. Co. Hummelstown Mutual Ins. Co. Insurance Co. of North America. Insura	200	Grange Mutual Ins. Co. of Bradford Co.	Tros	D. Lilley	R F Newberg	:	25.0
Humboldt Ins. Co. Humboldt Ins	1872	Halifax Mutual Ins Co	Halifax	William Lodge	J. W. Landis	3	9
Hummelstown Muttal Ins Co Hummelstown Hummelstown Hummelstown Hummelstown Hummelstown Hummelstown Hummelstown Hummelstown Hummelstown David Awrandt David Aw	1871	Humboldt Ins. Co	Allegheny	L. Wiederhold	J. V. Fisher	61.098	77.484
Integer of March America   D. Hoover   D	1845	Hummelstown Mutual Ins Co	Hummelstown	scop Shope	John J. Nissley	Mutual	<b>2</b>
Insurance Co. of Yorth America. Insurance Co. of Orth America. Insurance Co. of the State of Pennsylvania. In Holinshead accorded by Mutual Ins Co. In Hecker Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Holinshead Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Holinshead accorded by Mutual Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Co. of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Pennsylvania. In Honore Insurance Co. of the State of Co. of Pennsylvania. In Honore Insurance Co. of the State of Co. of Pennsylvania. In Honore Insurance Co. of the State of Co. of Co	200	Huston Lownship Co-operative Mut. Ins Co	Fredericksburgh	David Awrandt	D. Hoover	: 3	2,990
Insurance Co. of the State of Pennsylvania.  Johnstown Mutual Ins Co.  Kishacoquillas Mutual Ins Co.  Kittanning The Co.  Johnstown Mutual Ins Co.  Kittanning The Co.  Johnstown Mutual Ins Co.  Kittanning The Co.  Kittanning The Co.  Lahaska The Co.  J. H. Hollinshead Soc, co.  Johnstown Mutual The Co.  Kittanning The Co.  J. H. Monroe  J. H. M.	1,002	Insurance Co. of North America	rniadeipnia	G. W. Mawn	Matthias Maris	2000,000	6 500 573
V. McDaniel   Philip E. Coleman   I. Philip E. Philip E. Coleman   I. Philip E. Philip E. Philip E. Philip E. Philip E. Philip E. Phili	176	Insurance Co. of the State of Pennsylvania.		H. D. Sherrerd	J. H. Hollinshead	300,000	630.451
Johnstown Muttal Ins Co.   Johnstown Johnstown Johnstown Muttal Ins Co.   Johnstown Muttal Ins Co.   Johnstown Muttal Ins Co.   Johnstown Muttal Ins Co.   Kitanning Ins Co.   Kitanning Ins Co.   Kitanning Ins Co.   Kitanning Ins Co.   J. H. Monroe   J. H. Mon	1855	Jefferson Ins. Co		W. McDaniel	Philip E. Coleman	100,000	259,586
Allentown Mutual Ins Co.  Kishacoquillas Mutual Ins Co.  Kishacoquillas Mutual Ins Co.  Kitanning Ins Co.  Lahaka Ins. Co.  Williamstown Adam K. Witer  Williamstown Williamstown Ins. Co.	1868	Johnstown Mutual Ins Co	Johnstown	John Dibert	Gottlieb Bantly	Mutual	5.456
Kittanning Disco.  Kittanning Disco.  Kittanning Disco.  Lahaka Ins. Co.  Lahaka Ins. Co.  Lahaka Ins. Co.  Lahaka Ins. Co.  Williamstown  Williamstown  Adam K. Witer  N. E. Slaymaker  " A Groot of Maria Disco.  N. E. Slaymaker  " A Groot of Maria Disco.  N. E. Slaymaker  " A Groot of Maria Disco.  " A Groot of Maria	1870		Allentown	B. F. Jacoby	L. P. Hecker	= ;	10,608
Lahakar Ins. Co. Lahakar Ins. Co. Williamstown Williamstown Adam K. Witer N. E. Slaymaker " Adam K. Witer Slaymaker " 1.	1854	Kittanning Inc Co.	Believille	Henry P. Laylor	A. G. Gibbony	: :	8.3
Lancaster County Mutual Ins. Co Williamstown Adam K. Witer N. E. Slaymaker "	1800	: :	Lahaska	Geo. G. Maris	R. R. Paxson.	:	10.087
		Lancaster County Mutual Ins. Co	Williamstown	Adam K. Witer		:	8.304

	V	
Assets.	2.6. 3.6. 3.6. 3.6. 3.6. 3.6. 3.6. 3.6.	8,199 1,855,238
Capital.	Mutual  Mutual  Mutual  Mutual  175,000	000'00#
Secretary.	C. H. Lefevre J. G. Heilman J. J. Werline J. J. Werline J. J. Werline George G. Crowell Aaron F. Snoke Jancs M. Behrens Jancs M. Behrens Jancs M. Behrens Jancs M. Keney J. M. Emsninger John Rafferty R. F. Potter John Rafferty R. F. Potter John R. P. Steples B. R. Paxton Adam Reem Adam Reem M. Krauss Jancs Russell P. Mitchell P. Mitchell P. Mitchell W. H. Ehrman Geo. K. Lorah Wm. H. Enhardt John Koch, Jr Ellis Even, Jr Ellis Roch, Jr Ellis Roch John Koch, Jr Ellis Roch Geo. K. Townsend Chas M. Roeder W. Van Reed F. W. Keiter F. W. K. Seltzer J. G. Raessler J. G. Raessler J. G. Raessler J. G. Raessler J. F. Blair	George M. Rupert Wm. G. Crowell
President.	W. T. Gerhard David M. Rank C. A. Miller C. T. Jenkins Hugh Mclivain Joseph Mower W. P. Lenker J. M. Dunlap Bernard Raffery Jacob S. Lawrence Wm. A. Caldwell Wm. Wallace Geo. S. Opp. F. Hampe E. W. Stahe David Lewis, Treas'r. Isaiah Delany John Hamley J. D. Barnetk, Jr. Caleb Clothier Spencer Roberts J. W. Eves J. W. Eves J. W. Eves J. W. Eves John Thompson John Thompson John Thompson John Thompson John Thompson John S. Ewing John S. Ewing John Thompson John Thompso	J. S. Futhey John Devereux
Location.	Lancaster Jonestown Liberty Mowersville Mowersville Hazleton Muncy Elizabethville Fhiladelphia Minetsville Fhiladelphia Minetsville Flitsburgh Minetsville Elizabethtown Munmasburg Lairdsville Elizabethtown Rount Oliver Munmasburg Fhiladelphia Langborne Borough Stroudsburg Fhiladelphia Coatesville Coatesville Philadelphia Brunfeldville Coatesville Coatesville Coatesville Fhiladelphia Germantown Allentown Milbrille Reading South Bend Philadelphia Reading South Bend Polistown Nescopeck Nescopeck Nescopeck Reading South Bend Polistown Nescopeck Nescope	West Chester. Philadelphia
Name of Company.	PENNSYLVANIA—Continued  Lancaster Home Mutual Ins Co Lebenon Mutual Ins Co Liberty Mutual Home Ins Co Line Lexington Mutual Ins Co Lungan Mutual Ins Co Lungan Mutual Ins Co Lungan Mutual Ins Co Lungan Mutual Ins Co Lycoming Ins. Co Manufacturers and Merchants Ins. Co Manufacturers and Merchants Ins. Co Manufacturers and Merchants Ins. Co Monongahela Ins. Co Monongahela Ins. Co Monetland Mutual Ins. Co Montal Oliver German Mutual Ins. Co Mount Joy Township Mutual Ins. Co Mount Joy Township Mutual Ins. Co Mount Joy Township Mutual Ins. Co Mutual Ass. Co, for the insurance of houses from loss by fire Mutual Ins. Co Mutual I	Penn Mutual Ins. Co. of Chester Co
Year of In-	22525255255555555555555555555555555555	1875 1875

	Location.		President.	Secretary.	Capital.	Assets.
PENNSYLVANIA—Continued.	Dittehung		Vocasi	Thomas V. Vellas	\$ try 800	9
Pennsylvania Mutual Ins Co		 : : : :	John B. Bachman	George Young, Jr	Mutual	8,178
Township Ins Co. of Lancaster C	Penn Township	:	J. H. Hershey	Israel G. Erb	: 2	13,96
Parkiomen Valley Mut Fite & Storm Inc Co	 -	:	Cas W Stings	WIII. F. Gardiner	100,000 Mulius	199.93
			Charles Willing Chr'n	I Somers Smith	TROIN YAT	3,321
Phoenix Mutual Ins. Co		-	W. W. Waitneight	J. Rees	;	25.7.5.
	_	-	Henry Lloyd	Hillis McKown	100,000	246,307
sville Mutual Ins Co	Pottsville	:	Levi Huber	F. Haeseler	Mutu	23,90
Protection Mutual Ins. Co.	_	:		T. W. Dick	: :	1,183
Protection Mutual Ins Co	_		W. Kuhns	S. S. Bishop	: 3	:
Panding Ins Co	_	:	Hugh Kainey	David Kemerer	: 8	1,702
Delignos Inc. Co.	Dhiladelahia	 : :		S. E. Ancona	000'008	274,412
dector Inc. Co	_	:	Inos. C. mill	Tohn Caubbing In	00000	047,193
Rush Township Mutual Ins Co	_	:	T H Kase	James Read	Muhual Isumal	129,233
Salishiry Township Mumal Ins Co.		:	M P Cooper	John C Linville	187 TA	
Schuylkill Valley Mutual Ins. Co.	Norristown		Geo Wright	Samuel D. Deln	:	14.05
ckley Mutual Ins Co			William Bell	Daniel Snyder	=	2,650
nokin Township Ins. Co.	_		John Shipman	Jacob E. Muench	:	1
Somerset County Mutual Ins Co.	_	:	Sam'l Barclay	John Hicks	:	1,241
South Schuylkill Farmers Mutual Ins Co	_	-	Thomas Hoy	C. B. Miller	:	
Southern Mut. Ins. Co. of Lancaster County		 : :	S. W. Swisher	H. E. Raub	:	6,197
hern Mutual Ins Co of York Coun	_	-	D. S. Mitzel	H. S. Barshinger	=	1,950
ng Garden Ins. Co		-	John H. Dohnert	J. A. Fry	400,000	1,129,235
Spring Garden Mutual Ins Co		 : :	Elias Ebert	C. H. Fry	Mutual	Ŋ
or Veller Tac Co		 : :	W. A. Snaner	John Tressier	: :	
Subject valley this Community Subject of the Community of the Community that the Community the Community that the Community the Community that the Community the Community that the Community that the Community that the Comm	Dhiladelphia		Nelson F Franc	W H Haines	250 000	
Susquehanna Ins Co	Harrishnro	 : : :	B G Stover	R K Huntzinger	Murnal	18 716
Tanners Mutual Ins Co.	-		Wm. I. Robinson	Samuel Kurtz	;	
Teutonia Ins. Co		:	C. Santee	H. A. Birch	300,000	270.856
Teutonia Ins. Co	Allegheny	:	Henry Gerwig	Henry F. Eggers	105,000	143,326
Union Ins. Co.	_	-	Jas. H. Hopkins	J. W. J. McLain	100,000	184,454
Union ins Co of Westmoreland County	y Greensburg	:	J. F. Stoner	J. J. Johnston	Mutual	86.4
	_		K. S. Smith	John B. Craven	300,000	300.55
Union Mutual Fire and Storm Ins. Co	_		David I rucksess	Chas. Hurst	Mutual	0.01
United Firemans Ins. Co	rnitadeipnia	_ : :	W. S. Allen	W. V. Sickel	100,000	951,390
ted States Flate Glass 1113. Co		:	A T Cross	A D Williams	100,000	8
Union Mut. Ins Co of Montgomery County	Jenkentown	:	John Thomson	C Mother	reminiar	2011
Valley Mutual Ins Co.			George B. Smith	John I. Shelter	3	6'6
Washington County Ins Co.	_		Alexander Murdoch	L. M. Marsh	:	1 ×
Se			James Watson	G. W. McCracken	:	2,147
The state of the s	_					1

	\$3,685 19,103 17,103 17,668 19,914	1.6.1.2.0	94.946 64,000 74,805 04,1368
	25 21 a 75 a : 421	1.4 6 2 2 4 8 1 8 1 8 2 9 9 9 1 1 1 2 4 8 1 1 1 2 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1	**************************************
•	Mutual  ***  ***  ***  ***  ***  ***  ***	200,000  Mutual  100,000  Mutual  200,000  Mutual  400,000  Mutual  200,000  Mutual  200,000  Mutual  200,000  Mutual  200,000  Mutual  200,000	**************************************
•	Henry Gross W. William Pation M. F. Strickler J. G. Weaver W. P. Herbert Henry Weisel Stephen J. Smith.	Wm. H. Kent R. B. Chapman. F. W. Hayward, Jr. E. J. Nightingale P. Skinner, Jr. W. H. Ham. E. S. Babbitt R. B. Chapman. Jas. E. Tillinghast Edwin Barrows. J. R. Wheaton. H. H. Ormsbee. E. J. Nightingale. W. B. Burrington. H. R. Barker. W. S. Greene. A. H. White. L. T. Downes.	H. Klatte W. G. DeSausure John D. Anderson F. M. Nelson R. P. Bolling
			J. A. Wagener A. L. Tobias J. C. Neely D. Weaver S. H. Dunscomb L. Hanauer D. A. Carpenter
	Wall Rose	Providence Bristol Providence Pawtucket Providence Little Compton Providence	Charleston  Memphis  Nashville  Memphis  Knoxville
	PENNSYLVANIA—Continued. Wall Rose Mutual Ins Co. Washington Mutual Ins. Co. Waynesboro Mutual Ins. Co. West Branch Mutual Ins. Co. Western Ins. Co. Western Ins. Co. Western Mutual Ins. Co. Western Mutual Ins. Co. Western Mutual Ins. Co. Whitehall Mutual Ins. Co. Windoor Mutual Ins. Co. Windoor Mutual Ins. Co. Windoor Mutual Ins. Co. Windoor Mutual Assistance and Fire Ins. Co. ROUR SORK County Mutual Ins. Co.	American Mutual Fire & Steam Boiler Ins Co American Mutual Ins Co. Albantic Fire and Marine Ins. Co. Blackstone Mutual Ins. Co. Butler Mutual Ins. Co. Butler Mutual Ins. Co. Enterprise Mutual Ins. Co. Equitable Fire and Marine Ins. Co. Firemens Mutual Ins. Co. Firemens Mutual Ins. Co. Firemens Mutual Ins. Co. Manufacturers Mutual Ins. Co. Manufacturers Mutual Ins. Co. Merchantis Mutual Ins. Co. Merchantis Mutual Ins. Co. Merchantis Mutual Ins. Co. Providence Mutual Ins. Co. Providence Mutual Ins. Co. Providence Mutual Ins. Co. Providence Washington Ins. Co. Providence Washington Ins. Co. State Mutual Ins. Co. Tiverton and Little Compton Mutual Ins. Co. Union Mutual Ins. Co. Vivier-Commutual Ins. Co. Vivier-Comm	Carolina Mutual Ins. Co Home Ins. Co TENNESSEE. Bluff City Ins. Co. Equitable Ins. Co. Hernando Ins. Co. Home Ins. Co.
corporation.	1873. 1875. 1878. 1878. 1849. 1845. 1845.	824 827 828 827 828 827 838 848 848 858 858 858 858 858 85	1851 1875 1877 1877 1877 1879

\* Includes notes.

<b>•</b> •		INSUR	ANCE YEAR BOOK.	
Assets.	\$266,873 165,754 145,765 231,576 1951,507 191,107	137,761 149,69 149,69	24, 94, 94, 94, 94, 94, 94, 94, 94, 94, 9	113,000 184,705 254,000 153,803 113,079 197,618 254,305 351,752 36,774
Capital.	*\$25,000 150,000 100,000 200,000 124,350 150,000	100,000 200,000 Mutual	150,000 200,000 Mutual 175,247 25,000 25,000 31,275 1122,433 25,000 200,000	100,000 100,000 100,000 100,000 27,790 Mutual. 167,759 Mutual.
Secretary.	Henry J. Lynn. H. Gronauer. E. D. Hicks. Carrington Mason. John Johnson. D. R. Johnson.	T. James T. James H. Cushing W. F. Beers Sayles Nichols F. Whitman J. Poland J. Roshames T. Savin R. S. Southgate	E. B. Meade. T. G. Peyton. R. M. Brodnax. J. B. Moore. Henry D. Danforth. E. P. Luckett. E. W. Williams. W. V. H. Williams. R. F. Clark. W. Talbot Walke.	Richard Savage C. H. Collier F. P. Publips F. Riester J. F. Paul G. Wollaeger H. Fleischer H. Steensland J. Steiner B. E. Hutchinson
President.	E. M. Apperson L. B. Eaton John Kirkman Wm. M. Farrington H. M. Neely	J. H. Brown B. A. Botts L. Dyer E. W. Peck Asa Wentworth P. P. Pitken W. H. H. Bingham Philo Hatch	John A. Coke Gilbert C. Walker R. F. Slaughter J. F. Slaughter A. Y. Stokes. H. A. Claiborne. W. W. Williams Wm. Williams Wm. Williams Vo. V. Smith John B. Davis. W. H. Taylor. W. H. Taylor. W. H. Palmer John L. Bacon	Wm. B. Simpson Andrew Wilson. J. N. Vance. John Oesterling J. H. Buening G. Regenius. J. A. Johnson J. A. Johnson D. Atwood
Location.	Knoxville Nashville Memphis Nashville	Tyler Houston Houston Burlington Bellows Falls Montpelier Woodstock	Richmond  Alexandria Lynchburg Lynchburg Waterford Petersburg Portsmouth Boydton Norfolk Richmond	Wheeling  "" "" Milwaukee. Germantown. Madison. Herman.
Name of Company.	TENNESSEE—Continued. Memphis City Fire and General Ins. Co. Mississippi Valley Ins. Co. Nashville Commercial Ins. Co. Peoples Ins. Co. Phoenix Ins. Co. Planters Ins. Co. State Ins. Co. State Ins. Co. TEXAS.	East Texas Ins Co. Houston Ins. Co. Union Marine and Fire ins. Co. Champlain Mutual Ins. Co. Connecticut River Mutual Ins. Co. Farmers Mutual Ins. Co. Vermont Mutual Ins. Co. Vermont Mutual Ins. Co. Windsor County Mutual Ins. Co.	VIRGINIA.  City Ins. Co. Granite Ins. Co. Granite Ins. Co. Independent Mutual Ins. Co. Lynchourg Ins. Co. Lynchourg Ins. Co. Mutual Assurance Society of Va. Mutual Assurance Society of Va. Mutual Ins. Co. of Loudon County. Petersburg Savings and Ins. Co. Roamoke Ins. Co. Roamoke Ins. Co. Seaboard Ins. Co. Virginia Fire and Marine Ins. Co. Virginia Home Ins. Co. Virginia Home Ins. Co. Virginia Home Ins. Co. Virginia State Ins. Co.	WEST VIRGINIA.  Actual Marine Ins. Co. Free and Marine Ins. Co. Free and Marine Ins. Co. German Ins. Co. WISCONSIN. Concordia Ins. Co. Germantown Farmers Mutual Ins. Co. Hekla Ins. Co. Madison Ins. Co.
Year of In- corporation.	1877 1867 1867 1877 1878 1865	8 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	64 64 64 64 64 64 64 64 64 64 64 64 64 6	1866 1867 1869 1869 1874 1887 1887

Year of In- corporation.	Name of Company.	Location.	President.	Secretary.	Capital.	Assets.
1852 1870 1875 1875	WISCONSIN—Continued. Milwaukee Mechanics Mutual Ins. Co. Mutual Hail Ins. Co. of Wisconsin. Northwestern National Ins. Co. Union Mutual Hail Ins. Co. Vernon County Scan. Mutual Ins. Co.	Milwaukee	C. Preusser. Joseph Mann. A. Mitchell. John F. Warnke. L. C. Steenberg.	A. J. Cramer C. Mieding John P. McGregor Charles Law O. Johnson	Mutual \$600,000 Mutual.	\$582,215 13,601 921,777 3,030
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# LIFE AND CASUALTY INSURANCE COMPANIES IN THE UNITED STATES.

WITH THE DATE OF ORGANIZATION, LOCATION, NAMES OF PRESIDENT AND SECRETARY, CAPITAL AND ASSETS OF EACH COMPANY.

Year of Incorporation.	Name of Company.	Location.	President.	Secretary.	Capital.	Assets.
	AT ABAMA					
1868	Alabama Gold Life Ins Co	Mobile	C. E. Thames	T. N. Fowler	\$200,000	\$750,849
1871	CALIFORNIA.		Maurice McCarthy	H. M. Friend	300,000	025,724
1868	Pacific Mutual Life Ins Co	Sacramento	J. H. Carroll	Jerome C. Carroll	100,000	1,290,513
1850	Actua Life Ins Co.	Hartford	T. O. Enders	J. L. English	750.000	25,120,804
1850	Charter Oak Life Ins Co		G. M. Bartholomew	Charles E. Willard	Mutual.	8,745,663
865	Connecticut General Life Ins Co	:	Thos. W. Russell	F. V. Hudson	250,000	1,388,695
1846	Connecticut Mutual Life Ins Co		Jacob L. Greene	John M. Taylor	Mutual.	48,179,128
88			James S. Parsons	Robert E. Beecher	300,000	2,969,334
1800	Hartiord Life and Annuity Ins Co.		E. H. Crosby	Stephen Ball	300,000	978,854
1851	Phoenix Mutual Life Ins Co.		Aaron C. Goodman	John M. Holcombe	100,000	10,850,391
863	Digrapion OF COLUMBIA		J. G. Batterson	Kodney Dennis	000,000	3,421,737
1868	National Life Ins Co of the U. S.	Washington	J. Alder Ellis	John M. Butler	1,000,000	4,004,844
	GEORGIA.					•
1869	Cotton States Life Ins Co	Macon	Wm. B. Johnston	Geo. S. Obear	138,548	494.487
. ;	INDIANA.	;	, ,	:		
1866	Franklin Life Ins Co	Indianapolis	Augustus D. Lynch	L. G. Hay	Mutual.	354,046
1876	† Centennial Mutual Association	Burlington	M. C. McArthur	O. P. Waters	25,000	33.060
1867	Equitable Life Ins Co	Des Moines	Hoyt Sherman	J. S. Polk	46,000	*406,976

Location.	President.	Secretary.	Capital.	Assets.
Keokuk	James M. Shelley	J. M. Shaffer	\$25,000	\$46,224
Leavenworth	D. M. Swan	J. L. Hunting	100,001	368,437
ouisville	J. B. Temple	L. T. Thustin	100,000	975,486
New Orleans	S. M. Todd	Wm. Henderson	:	:
Augusta	John E. DeWitt	J. P. Carpenter	Mutual.	7,078,721
Saltimore	G. P. Thomas B. G. Harris	A. K. Foard	15,000	989,646 75,875
Pittsfield Soston Springfield Springfield Soston Sorton	William R. Plunkett Stephen H. Rhodes E. W. Bond	James W. Hull Geo. B. Woodward Avery J. Smith	25,500 Mutual.	3,302,201 2,748,668 6,412,859
Worcester	I. Davis.	C. Harris	:	2,349,244
Detroit	J. S. Farrand	John T. Liggett	95°,000	973,028
st. Louis	Edward Wilkerson A. Olshausen Henry W. Hough	Alfred Carr Edward Breitenstein J. D. Henriquez	Mutual.	502,591 368,300 2,608,013
Vewark	Lewis C. Grover	Edward A. Strong	3	33,470,782
New York City	William M. Cole	William Dutcher	125,000	1,920,219
	H. Wesendonck	C. Doremus	200,000	8 268,611
:	Geo. C. Ripley	Joseph P. Holbrook	125,000	4,803,770
	John A. Nicols	Geo. F. Sniffen	150,000	087,380
·	Wm. M. Richards	John M. Crane	100,000	137,481
	Henry Stokes	J. L. Halsey	100,000	10,096,524
	Henry Harteau	Thos. S. Thorpe	000 001	135,716
	F. S. Winston	Isaac F. Lloyd	Mutual.	86,833,341 36,643,024
=	Henry Parish	J. R. Kearney	1,000,000	2,706 666
	Sheppard Homans	William E. Stevens	125,000	128,825
	Charles P. Griffin	S. S. Herrick		
	with the state of		James M. Shelley.  D. M. Swan.  J. B. Temple.  S. M. Todd  John E. DeWitt  G. P. Thomas.  B. G. Harris.  William R. Plunkett Stephen H. Rhodes. E. W. Bond Benjamin F. Stevens. I. Davis. J. S. Farrand.  J. S. Farrand.  Henry W. Hough.  Lewis C. Grover.  William M. Cole H. B. Hyde H. Wesendonek Geo. C. Ripley E. M. Kellogy John A. Nicols Wm. M. Richards. Joseph F. Knapp Henry Harteau F. S. Winston.  Morris Franklin Henry Harteau F. S. Winston.  Morris Franklin Henry Parish. Sheppard Homans James Buell. Charles P. Griffin. W. A. Brewer, Jr.	James M. Shelley.  J. M. Shaffer.  J. B. Temple.  J. B. Temple.  J. B. Thustin.  S. M. Todd.  Wm. Henderson.  John E. DeWitt.  J. P. Carpenter.  G. P. Thomas.  William R. Plunkett.  Stephen H. Rhodes.  William R. Plunkett.  Stephen H. Rhodes.  William R. Stevens.  J. S. Farrand.  J. D. Henriguer.  J. M. Gibbens.  J. M. Gibbens.  J. M. Gibbens.  J. D. Henriguer.  Edward Breitenstein.  J. D. Henriguer.  Edward Breitenstein.  J. D. Henriguer.  Edward A. Strong.  William M. Cole  Sanuel Borrowe.  C. Doremus.  J. Doremus.  J. Doremus.  John A. Nicols  John M. Crane  John M. Crane  John M. Kelong.  John M. Crane  John M. Crane  John M. Crane  John M. Kelong.  John M. Crane  John M. Kelong.  John M. Crane  John M. Kelong.  John M. Kranep.  Henry Harteau  John M. Kranep.  John R. Hegeman  Henry Harteau  John R. Kegemen  Henry Harteau  John R. Kegemen  John M. Kranep.  John R. Kegemen  Henry Parish.  John R. Kegemen  John M. Kranep.  John R. Kegemen  John R. Kegemen  John R. Kegemen  James Buell.  S. S. Herrok.  W. A. Brewer, Jr.  Wm. Haxtun

+ Cooperative.

	INSURANCE YEAR BOOK.	10
Assets.	\$186,475 260,271 140,915 1,504,355 3,822,604 2,332,904 2,332,904 2,332,904 4,345,603 2,266,957 2,266,957 4,345,603 2,266,957 4,345,603 2,266,957 2	:
Capital.	\$125,000 177.300 120,000 100,000 238,497 Mutual. 100,000 304,700 100,000 Mutual.	
Secretary.	C. H. Howard W. H. Hicks Jas. F. Aris N. W. Harris Jno. S. Wilson Caleb Ciothier W. B. Brickell Henry Austie Thos. L. Janeway R. Parry Varren Gibbs James W. Pegram Leroy S. Edwards Willard Merrill	٠
President.	H. U. Howard F. H. Cameron S. H. Bergen John Cochnower. Geo. W. Hill W. C. Aughinbaugh Samuel C. Huey James Ross Snowden S. R. Shipley. Charles Dewey James R. Hosmer. Samuel B. Paul B. C. Hartsook H. L. Palmer.	
Location.	Batavia Raleigh Toledo Cincinnati Philadelphia Pittsburgh Philadelphia " Montpelier Burlington Petersburg Richmond Milwaukee	
Name of Company.	NEW YORK—Continued. Western New York Life Ins Co. NORTH CAROLINA. North Carolina State Life Ins Co. Hilo. Toledo Mutual Life Ins Co. Toledo Mutual Life Ins Co. Union Central Life Ins Co. PENNSYLVANIA. Amercan Life Ins Co. Penn Mutual Life Ins Co. Presbyterian Annuity and Life Ins. Co. Presbyterian Annuity and Life Ins. Co. Provident Life and Trust Co. Vermont Life Ins Co. VERMONT. National Life Ins Co. VERMONT. Life Ins Co of Va. Life Ins Co of Va. Predict Ins Co. VIRGINIA. Life Ins Co of Va. Predict Ins Co. WISCONSIN. Northwestern Mutual Life Ins Co.	
Year of In- corporation.	1868 1872 1871 1871 1850 1850 1850 1850 1859 1859	

## FIRE INSURANCE STOCKS AND DIVIDENDS.—NEW YORK STATE COMPANIES.

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NAME OF COMPANY,		Etna. Adriatic. Agricultural Albany. American	American Exchange Broadway Brooklyn Buffalo. Buffalo German.	Citizens City City Citton Columbia Commerce, Albany.	Commercial. Softimental. Eagle. Empire City	Furngut. Firemens Firemens German-American	Glens Falls Gobbe. Greenwich. Guardian. Hamilton.	Hanover Hoffman Hops Hops
Year of rrporation.	Inco	1871 1858 1853 1811	88888 847 877 877	18 18 18 18 18 18 18 18 18 18 18 18 18 1	8 8 8 8 8 8 8 8 8 8 8 8	1887 1885 1885 1887 1887 1887 1887 1887	######################################	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

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leferson Kings County Kings County Kaickerbocker Laffayette Lanat Lonox Long Island Lordlard Manhattan Manufact'rs & Builders Mechanics and Traders Mechanics and Traders Mechanics and Traders Merchanics Mechanics Mechanics Merchanis Moutauk Massau Moutauk Massau Moutauk Massau Moutauk Massau Moutauk Massau Moutauk Massau Moutauk Mutauk	8 % & <del>4</del>	8.8 2.8 2.	88888	888488	<b>ន</b> នី ននី នី	8 2 8 2 8	8888	ទីខភភ	88 88	25 25 25	8 5 8
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	NAME OF COMPANY.	Capital.	Value of tock.					¥	NNU,	IL DI	VIDE	-QN3	PER (	ANNUAL DIVIDEND—PER CENT.	•				N	Net Value of per \$100, 1, 1879.
			Par S	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	Book Stock An
9	Ætna, Hartford	\$3,000,000	8	<b>8</b> 0	8	8	H	13	19	52	8	2	:	 &	 '%	7	7 7	2 2	8	168.12
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88	American, Chicago	200,000	8 8	- ; 5	: 51	: 2	: 5	: 12	; £	7 21	72	12	۲. ک	• ;	<b>~</b> 8			50	8,2	234.51 229.00
83	American Central, St. LouisAtlantic, Providence	300,000	88		: 2	: 2	; "	. ; +	; *	: 2	n +	13	;∞	. 3 <b>x</b>	wo	22	20	5 N	 	179.43
22	Boylston, Boston	557,200	88	::		_ : :	::	<u>,::</u>	::	::	::	::	۰;	::	9 2	24 15		90	<b>1</b> 2	122.86
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-36	Eliot, Boston. Equitable, Providence	300,000	8 8	: 2	; 6	11	::	::	: £	: 2	: #	: 유	: 2	; so	20 0	2 1	-	01 21	2 ::	163.53 134.40
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. 5 . 5	Firemens, Baltimore	378,000	88	11	:91	: 82	: 22	: 12	: 2	: 5	:9	20	8:	: 2		: 2	<sup></sup>		88	129.76 149.67
.5 5	Firemens, Dayton	250,000	88	88%	စ္က ဇ	12 %	25.01	8 2	12%	8 7	2 <b>2</b>	8 <b>2</b>	07	8 <del>1</del>	# 1 1			75 Z	2 2	125.11 246.63
.6.6	Fire Association, PhiladelphiaFirst National, Worcester	300,000	88	::	::	::	::	::	::	10	; :	::	9 :	" 2°	400	86 0	\$ £	32%	٠ <u>.</u>	294.61 107.38
G 12	Franklin, Boston.	200,000	88	: %	33 :	: %	: %	: 8	: %	: #	33:	3:	: %	33 :	20 85	32 3	320	32 3	. e	103.99 340.12
8.5	German, Baltimore	300,000	2 8	: 2	: 2	: 2	20	: ይ	: 2	: 2	ļ <sub>10</sub>	សពី	2 2	8 5	2 2	22	25. 25.	25 2	13%	167.59 276.45
of a	Hartford, Hartford	1,250,000	8	80	81	13	2	:	91	0 5	0 8	8 8			17%	."	30	16	0	170.75

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1794 Insurance Company of State of Pennsylvania, Phil. 1865 Jefferson, St. Louis.	1873 Manufacturers, Boston	Mercantile, Cleveland Mercantile Marine, Boston	Meriden, Meriden	Merchants, Newark	National Hartford	Newark City, Newark	North American, Boston	Orient, Hartford Peoples, Newark	Peoples, Trenton	Phonix, Hartford Prescott, Boston	Providence-Washington, Providence Roger Williams, Providence	Revere, Boston	Shawmut, Boston	Springfield, Springfield. St. Paul, St. Paul	St. Joseph, St. Joseph. Standard, Trenton.	Teutonia, Philadelphia Traders, Chicago Union, Philadelphia.	Virginia F. and M., Richmond.	Washington, Boston
4 40	6-1 (43	1871 1823	1869 1851	1858 1849	1869 1872	1857 1869	1872 1869	1867 1866	1861 1825	1854 1872	1799 1848	1875 1841	1875 1872	1849 1865	1867 1868	1871 187 <b>2</b> 1804	1832 1865	1872

### FOREIGN INSURANCE COMPANIES DOING BUSINESS IN NEW YORK.

Year of In- corporation.	Name of Company.	Location.	President.	Secretary.	Assets in the United States. Fan. 1, 1879.
1861	SAllgemeine Verscherungs Gesellschaft fur	Dresden, Saxony	Herman Schnoor	J. A. Pfaehler	\$182,063
1833	British America Ins. Co.	Toronto	Peter Patterson, gov'r.	F. A. Ball. manager	671.446
1863	British and Foreign Marine Ins. Co.	Liverpool	Thomas Chilton	Walter D. Pritt.	231,343
1861	Commercial Union Ins. Co.	London	Henry Tower	S. Stanley Brown	1,494,046
1821	Guardian Fire and Life Assurance Co	Hamburo	Geo. J. S. Leievre, cn n I. F. Amsinck	A Klauhold manager	885,304
1876	Hamburg-Magdeburg Ins. Co.	Hamburg	Fried Knoblauch	Rudolph Gotte.	332,426
1803	Imperial Ins. Co	London	Geo. Henry Chambers	E Cozens Smith	899,037
1857	Ş	Paris	Chas. Le Cesne	Charles Labrousse	449.491
1852	Lancashire Ins. Co.	Manchester	N. Shelmerdine	G. Stewart, manager	826,305
1862	London and Lancashire	Liverpool	Duncan Graham	C G Fotherwill	4,301,897
1720	London Assurance Corporation	London	Edward Budd, gov'nor	John P. Laurence	1,116,018
1809		Edinburgh	David Smith, g'n man.	F. W. Lance	1,782,863
1868	Northern Assistance Co	Hamburg	H. T. Merck	Clemens Perger	357,604
1850	Ocean Marine Insurance Co.	London	John White Cater	Alfred Price.	107.422
1857	Queen Fire Ins. Co.	Liverpool	Bernard Hall, ch'man.	J. M. Wilson, manager	1,634.791
1867	Ē	M. Gladbach	F. Wolff.	W. Kley	176,938
1873	Royal Lanadian Ins CoRoyal Ins. Co.	Liverpool	Chas. Turner. ch'man.	J. H. McLaren, m'ger	628,347 2 728 401
1865	is.	Glasgow	A. Crum	F. J. Hallows, manager	676 744
1875	Sea Ins. Co.	Liverpool	William H. Jones	Wm. Bates	169,178
18693	Switzerland Marine Ins Co.	Zurich	John Svz.	William Witt	197,807
1872	Transatlantic Insurance Co	Hamburg	M. Meyersburg	W. Jacobsen	325,450
1851	Western Assurance Co	Toronto, .,	John McMurrich	J. J. Kenny	605,305

### INFORMATION TO OWNERS OF UNITED STATES BONDS.

INFORMATION RESPECTING THE BONDS OF THE UNITED STATES, THE VARIOUS ISSUES AUTHORIZED, THE INTEREST, AND METHODS OF PURCHASE AND TRANSFER.

Condensed from Fisk & Hatch's Circulars, and the Reports and Debt Statements of the Treasury

Department.

ALTHOUGH the various issues of government bonds are quoted and dealt in at the Stock Exchange, the principal transactions take place in the offices of the large dealers, who make a specialty of dealing in them, and with whom parties desiring to buy or sell may transact business direct.

Coupon bonds may be converted into registered bonds of the same issue, at the Treasury Department in Washington, but there is no provision of law for converting registered bonds into coupon bonds.

Coupon bonds, being payable to bearer, pass by delivery without assignment, and are therefore more convenient for sale and delivery than registered bonds. The interest coupons being also payable to the bearer upon presentation at any Sub-Treasury of the United States, the holder of coupon bonds may collect his interest without the necessity of personal identification. The coupons can also be sold to almost any bank, banker, or broker throughout the country at very nearly the market value of gold in New York at the time.

For these reasons the coupon bonds are preferred for temporary invertment by parties who may wish to sell them within a short time, and also by those who desire to avoid the trouble attending the collection of the interest on registered bonds, and by those who have satisfactory facilities for the safe-keeping of their bonds.

The courts have decided that a coupon bond, payable to bearer, is good in the hands of an innocent and bona fide holder; hence the risk of a bond not registered in the name of the owner.

The difficulty of holding coupon bonds with safety has been, to a considerable extent, removed by the establishment of "Safe Deposit Companies," who undertake, for a moderate compensation, the custody of securities under the most favorable conditions for securing absolute safety.

As a general rule, the smaller denominations of coupon bonds (50's and 100's) cannot be bought or

sold at as close quotations as the larger denominations (500's and 1000's). The smaller denominations usually sell lower than the larger, the variations at different periods and in the different issues being from one-quarter of one per cent to one per cent.

Registered bonds are issued without interest coupons, and are filled up in the name of the owner and are made payable to him or his assigns, and are registered on the books of the Treasury Department in the name of the party to whom they are filled up, and are not available to any other person until properly assigned or transferred by the registered owner.

If registered bonds are lost or stolen, payment may be stopped by notifying the Treasury Department at Washington, when they will not be transferred or redeemed except on the order of the rightful owner. If destroyed by fire or otherwise, duplicates will be issued to the registered owner upon satisfactory proof.

For the foregoing reasons registered bonds afford greater security in case of loss, theft, or destruction than coupon bonds, and are therefore preferable for long or permanent investment, and for investors who have not the proper facilities for the safe keeping of coupon bonds.

They are transferable on the books of the Treasury Department at Washington, when forwarded there with a proper assignment filled up and executed, in accordance with a form printed on the back of the bonds. When a transfer is made, the old bond is canceled and a new one issued in the name of the party to whom it has been transferred.

In assigning registered bonds for sale in the market, the space for the assignee's name should be left blank, to be filled up by the purchaser or future owner of the bond with the name of the person to whom it is to be transferred.

Registered bonds, properly assigned in this form, with the assignment duly acknowledged, pass by

delivery among dealers and brokers, and parties known to each other, but should not be received from strangers without proper identification.

Purchasers of registered bonds, intending or expecting to hold them over the next semi-annual payment of interest, should, in all cases, forward them to Washington for transfer to their own na mes before the closing of the transfer books prior to the payment of the interest. Otherwise the interest will be payable to the previous owner, in whose name the body of the bond is filled up, and can only be obtained by the present owner through him. The collection of the interest, under these circumstances, is often attended with much difficulty and embarrassment, and, sometimes, from inability to find the former owner, is impossible.

The transfer books close thirty days prior to the date at which the interest becomes due.

Registered bonds for transfer should be forwarded in time to reach the Treasury Department on or before the day on which the books close.

The dealers in government bonds will ordinarily forward the bonds for transfer for their customers at the time of purchase, when requested to do so, and deliver to the purchaser the new bonds in his own name in from two to four days thereafter.

The interest on registered bonds is payable at the Treasury Department at Washington, or at any Sun-Treasury of the United States (which may be designated at the time the bonds are transferred, or at which the owner may, at any time, prior to the closing of the transfer books, request that it be made payable), to the owner in person, or to his duly authorized attorney, upon the signing of a receipt therefor.

"Called Bonds" are the five-twenties which have been called in by the government for redemption, and upon which interest has ceased.

They have been called in at different periods, the separate calls being known and designated by numbers, and the bonds cease to bear interest ninety days after the date at which they are called in.

QUOTATIONS, DENOMINATIONS, ETC.

All government bonds are dealt in and quoted FLAT—that is to say, the quoted market price is for the bond as it stands at the time, including the accrued interest—except that after the closing of the transfer books the registered bonds are quoted EXINTEREST; that is to say, the interest then coming due belongs to the holder of the bond at the time of the closing of the books, and does not go with the bond to the purchaser.

The acts of July 14, 1870, and January 20, 1871, under which the five per cent bonds of 1881 are is-

sued, known as the "Funding Acts," also authorize the issue of \$300,000,000 in 4½ per cent bonds, redeemable at the option of the government after fifteen years from their date, or May I, 189I, and \$700,000,000 in 4 per cent bonds, redeemable after thirty years. These bonds can only be issued for the purpose of funding the outstanding five-twenty bonds. The acts declare that no increase in the total of the public debt is authorized thereby, and prohibit the sale of the bonds at a less price than par in coin.

The negotiation of the four and a half per cent bonds was commenced in September, 1876, by the sale to a syndicate of American and foreign bankers of \$40,000,000, with an option to take any portion of the remainder of the issue upon the same terms, at any time prior to March 1, 1877. The whole amount subscribed of the 4½ per cents, up to December 1, 1878, was \$250,000,000, of which \$235,000,000 were applied to the redemption of 6 per cent bonds.

The first negotiation of any of the four per cent bonds was on June 9, 1877, by contract with a syndicate of bankers, who agreed to take \$50,000,000 of the 4 per cents authorized by the act of 1870. The Secretary of the Treasury required as a condition precedent to the contract, that the 50 and 100 dollar bonds should be open to popular subscriptions at par and accrued interest for thirty days from June 16, 1877. These subscriptions reached the sum of \$75,496,550 at the close of thirty days. The price paid the syndicate was par in coin, but they were allowed one-half of one per cent commission on all amounts taken, they paying all expenses of placing the bonds, whether in the United States or abroad.

Coupon bonds, at times, sell considerably higher than registered bonds of the same issue, the difference in some instances having been as high as two per cent.

For this reason holders of government bonds can, at times, materially increase their income from the investment by taking coupon bonds when the market price is the same, or nearly so, and exchanging them for registered bonds when a difference can be realized, and re-exchanging again when the price again becomes equalized.

Registered bonds rarely sell more than one-eighth of one per cent higher than coupon bonds, for the reason that the latter can always be converted into the former at the bare cost of forwarding them to the Treasury Department for that purpose.

All the issues of the United States bonds now outstanding, except the currency sixes, ARE PAYABLE IN COIN, either by the express terms of the acts under which they are issued, or by the pledge of the faith of the United States in the "Public Credit Act" of March 18, 1869.

### PRICES OF UNITED STATES BONDS.

HIGHEST AND LOWEST PRICES OF UNITED STATES SECURITIES FOR NINETEEN YEARS, 1860-1878.

SALES AT THE NEW YORK STOCK EXCHANGE.

[Compiled from the Commercial and Financial Chronicle.]

Fund. 4%s 4s of 1907 of 1891. Funded.	Reg.	
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5s 1881, funded.	Coup.	
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58, 10-40,	6	**************************************
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	1868.	н 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
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6s (5-20 years), Coupon.	18(	2
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	1864.	1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
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5s of 1874.	Con	104% 97% 97% 101
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6s of 1868.	Con	H 109 % 109
'sav	ΑK	88866 8866 8866 8866 8866 887 887 887 88

### STATEMENT OF OUTSTANDING PRINCIPAL OF THE PUBLIC DEBT OF THE UNITED STATES on the 1st day of January of each year, from 1791 to 1842, inclusive; and on the 1st of July of each year from 1843 to 1860, inclusive. PUBLIC DEBT OF THE UNITED STATES, 1791-1860.

Throm the Annual Report of the Secretary of the Treasury on the Finances 1

	77756	JANCE	IEA	n 200A.
	\$68,304,796.02 66,109,341.71 59,803,117.70 42,442,222.42 35,586,55 31,972,537.90 28,609,831.85 44,618,788 64,844,287.88		Annual interest charge.	\$3,443,687.29 5,022,696.43 22,043,599.59 41,854,487.24 130,774,617.43 150,977,697.87 146,068,196.29 138,892.451.39 138,744,956.14 118,743,998.14 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.34 118,744,959.35 1164,269.59 1164,269.59
	\$13,594,480.73 \$2,601,226.28 \$3,401,652.50 \$15,505,302.77 \$15,500,302.77	) JULY 1, 1878.	Total interest-bearing Annual debt.	\$64,640,838.11 90,380,893.92 365,304,886.92 707,531,634.47 1,339,930,703,50 2,321,331,918.29 2,381,530,294.90 2,326,331,331,207,50 2,426,060,737,50 2,426,060,737,50 2,426,455,722,39 1,538,930,70 1,728,930,70 1,728,676,300,00 1,728,676,300,00 1,728,676,300,00 1,728,676,300,00 1,728,676,300,00 1,728,676,300,00 1,728,681,450,00 1,728,681,500 1,728,681,500 1,728,681,500 1,728,681,500 1,728,681,500 1,728,681,500 1,728,881,700 1,728,881,700 1,728,881,700 1,728,881,700 1,728,881,700 1,728,881,700
ss.]	1844 1844 1844 1844 1845 1845 1849 1850	LY 1, 1860, TC	7 3-10 per cents.	\$122, 522, 485, 34 139, 296, 2485, 34 139, 286, 295, 30 830, 000, 000, 00 813, 460, 621, 95 488, 344, 846, 95 37, 397, 196, 95
asury on the Finance	1831. \$30,123,191.68 1833. 7,001,698 83 1834. 7,001,698 83 1835. 37,1305 1836. 35,1305 1837. 3,308,124 07 1838. 104,34,221.14 1839. 5,250,875,54	S, FROM JUI	6 per cents.	\$21,164,538.17 57,338,673.95 13,44,813,325.01 144,813,83 842,885,652.09 1,281,736,439.33 1,055,546,041.02 1,543,453.030.00 1,543,473.030.00 1,543,473.030.00 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,755,377,472.39 1,750,000.00 1,210,000.00 1,210,000.00 1,210,000.00 1,210,000.00
e Secretary of the Tre	\$89,987,427.66 93,546,676,98 90,875,777.28 80,280,777.77 81,054,059,99 73,987,357.20 67,45,043,87 88,421,413,67 48,565,406 50	OF THE UNITED STATES, FROM JULY 1, 1860, TO ment Prepared at the Treasury Department, Washington.]	5 per cents.	\$43.476,300.00 30.483,000.00 30.483,000.00 30.483,000.00 30.433,480.00 245,709,420.65 2019,82,665,01 108,533,435,01 221,588,300.00 221,588,300.00 221,588,300.00 414,507,300.00 414,507,300.00 414,507,300.00 771,628,800.00 771,628,800.00 771,628,800.00
[From the Annual Report of the Secretary of the Treasury on the Finances.]	\$48,005,587.76 45,200,737.90 55,962,827.57 1823. 81,487,845.24 1824. 95,833,601 51,825. 127,334,933.74 123,491,955.16 1827. 95,529,648.28 91,015,566.15 1830.	IC DEBT OF THE UNITED STATES, FROM JULY [Official Statement Prepared at the Treasury Department, Washington.]	4½ per cents.	\$140,000,000 00 240,000,000,000
[From t	1811 1812 1813 1814 1815 1816 1817 1819	PUBL	4 per cents.	\$57.926, 116.57 105.629,385.30 77.547,696.07 90.496,939.74 121.341,879.62 177.737,025,68 801,361.23 678,000.00 678,000.00 678,000.00 678,000.00 678,000.00 678,000.00
	\$83.038,050.80 1802. 86,712,632.25 1803. 77,054,686.30 1804. 86,427,120.88 1805. 75,723.270.66 1807. 65,105.317.97 1808. 65,105.317.97 1809. 57,023.192.09 1810. 53,173,217.52	ANALYSIS OF THE	3 per cents.	\$64,000,000.00 \$6,125,000.00 \$9,550,000.00 \$4,685,000.00 \$4,665,000.00 \$14,000,000.00 \$14,000,000.00 \$14,000,000.00 \$14,000,000.00 \$14,000,000.00
	\$75,463,476.52 77,227,934,66 80,352,634,04,77 80,747,447,747,387,39 83,762,172,07 82,064,479,33 78,408,669,77 82,976,294.35	ANA	Year.	1860 1861 1862 1863 1864 1865 1865 1866 1870 1871 1874 1874 1874
	1791 1792 1793 1795 1796 1797 1798 1799			1860 1881 1862 1863 1863 1865 1865 1867 1870 1871 1871 1874 1874 1874

### NALYSIS OF THE PUBLIC DEBT OF THE UNITED STATES, &C.-CONTINUED,

Year.	Debt on which interest has ceased.	Debt bearing no interest.	Outstanding principal.	Cash in the Treasury July 1.	Total debt, less cash in '1 reasury.	Population of the United States.	. Debt per capita.	Interest per capita.
1860	Coo1 440 97		86. 8.0 n8n 88	4, 8m 88 Br	Cro od, 100 or		4	
1861	100,000		00./02/400.00 00./02/20/00		87 mg 660 80	31,443,321	41.91	FO.II
1865	77:563:563	ATS FOT 300 00	90,500,9/3./2	18 862 650 06		32,000,000	4 ;	e.
1860	4. 000 cm	22.000139213920	S44.1/0/44.2			34.7.4.	15.45	6.
	4/3,040.10	411,707,450.00	1,119,772,130.03			33,305,000	33.31	1.25
1804	410,335.80	455,437,271.21	1,815,784,370.57		1,709,452,277.04	34,046,000	50.21	23
1805	1,245,771.20	458,090,180.25	2,680,647,869.74			34,748,000	26.98	3 07
1865*	1,503,020.09	461,616,311.51	2,844,649,626.56			35.228,000	78.25	8.30
1866	935,092.05	439,969,874.04	2,773,236,173.69			35,469,000	74.32	4.12
1867	1,840,615.01	428,218,101.20	2,678,126,103.87			36,211,000	98.09	3.84
1868	1,197,340.89	408,401,782.61	2.611,687,851.19	130,834,437.96	2,480,853,413 23	36,973,000	67.10	3.48
1869	5,260,181.00	421,131,510.55	2,588,452,213.94			37,756,000	64.43	. e
1870	3.708,641.00	430,508,064.42	2,480,672,427.81	149,502,471 60		38,558,371	60.46	, c
1871	1,948.902.26	416,565,680.06	2,353,211,332.32	106,217,263.65		39,555,000	56.81	83
1872	7,926,797.26	430,530,431.52	2,253,251,328.78			40,604,000	52.95	9
1873	\$1,929,710.26	472.069,332.94	2,234,482,993 20			41,704,000	50.49	.9. .8.
1874	3,216,590 26	509,543,128.17	2,251,690,468.43			42,856,000	49.10	9.31 31.31
1875	11,425,820.20	498,182,411.69	2 232,284,531.95		2,090,041,170.13	44,060,000	47.44	2 10
1876	3,902,420.26	465,807,196.69	2,180,395,066.95	119,469,726.70	2,060,925,340.25	45,316,000	45 48	2.10
1877	16,648,860.26	476,764,031 84	2,205,301,392 IO		2,019,275,431.37	46,624,000	43.31	8.8
1878	5,594,560.26	455,875,682.27	2,256,205,892.53		1,999,382,280 45	47,983,000	41.67	1.97

\* August 31, 1865.

NOTE 1.—The annual-interest charge is computed upon the amount of outstanding principal at the close of the fiscal year, and is exclusive of interest charge on Pacific Railway bonds.

NOTE 2.—The statement of population for 1860 and 1870 is by enumeration, and for other years from estimates prepared by Professor E. B. Elliott, of this Depart-

NOTE 3.—The slight increase of the interest charge for 1878 is owing to the interest charge on bonds sold for resumption, less the amount saved by refunding at lower rates.

A per cents from 1862 to 1868, inclusive, with the exception of the amount outstanding for August 31, 1865, this being the date at which the public debt reached its highest point. This Loan bore interest from 4 per per cent to 6 per cent, and was redeemable on ten-days' notice after thirty days, but being constantly changing, it has been considered more equitable to include the whole amount outstanding as bearing 4 per cent interest on an average for the year.

WARRANT DIVISION, September 13, 1878.

### THE NATIONAL BANKS OF THE UNITED STATES CLASSIFIED ACCORDING TO LOCALITY.

STATEMENT OF CAPITAL, BONDS DEPOSITED, AND CIRCULATION, NOVEMBER, 1878.

[From the Report of the Comptroller of the Currency, December, 1878.]

States and Territories.	In oper- ation.	Capital paid in.	Bonds on deposit.	Circulation issued.	Circulation redeemed.	Circulation outstanding.
Maine	72	\$10,660,000	\$0.626.250	\$20 528 580	\$11,738,656	\$8.799,924
New Hampshire	46					5,194,747
Vermont	47	5,740,000 8,533,000	7,662 500	18,979,600	11,627,166	7,352,434
Massachusetts	237	95,407,000	72,221,950	166,473,645	102,777,080	7,352,434 63,696,565
Rhode Island	61	20,009,800		35,020,715	21,970,505	13,050,210
Connecticut	82	25,504,620	20,323,700	47,555,410	29,564,017	17,991,393
Totals, Eastern States	545	165,854,420	. 129,857,800	300,692,025	184,606,752	116,085,273
New York	280	90 689,691	55,766,300	169,862 715		50,871,827
New Jersey	69	13.858,350	12,626 350	29,531,520	18,172,195	11.359,325
Pennsylvania	235	55,909,840			66,960,830	42.247,305
Delaware	14	1,763,985 12,865,010	I 549,200	3.432,665	2,000,605	1,432,060
wai yianu	32	12,005,010	7,821,000	22,314,450	14,614,276	7,700,174
Totals, Middle States	630	175,086,876	124,440,500	334-349-485	220,738,794	113,610,691
District of Columbia	7	1,507,000	1,155,000	3,549,600	2,459,001	1,090,599
Virginia	18	3,285 000	2,529,850	7,226,270		2,360,692
West Virginia	15	1,756,000		4,941,430		1,548,408
North Carolina		2,551,000 2,851,100	1,764,000 1,490,000	3,986,200 3,580,325		
Georgia.		2,041,000		4,817,790		1,349,365
Florida	ī	50 000		59 500		43,800
Alabama	10	1,658,000	1,621,000	2,990,130		1,478,988
Mississippi				66,000	65,389	611
Louisiana	7	3,475,000	1.820,000	6,557 760	4,533,224	2,024,536
Texas	11	1,100,000		1,686,420		537,005
Arkansas	48	205,000		531 900		251,593
Tennessee	25	9,936,500	8,546,350	18,039,495		8,227,340
Missouri		7,175.000	2.754,500 2,000,000	6,400,280 10,947,375	3,832,947 8,602,943	2,567,333 2,344,432
Totals, Southern States	205	40,670.900	27 998,700	75,380.475	47,915.884	27,464,591
Ohio	162	26 986,900	23,157,250	56,231,270	34,845.147	21,386,123
Indiana	94	15,026,530			22,144,156	12,398,599
Illinois	139	17,194,600	9,988,500		23,659,677	9.915,228
Michigan	79	9,514,500	6,275,750	16,253,190	10,255,860	5,997,330
Wisconsin	38	3,315 000	2,094,500	7,165,660	4,878,370	2,287,290
Iowa	76	5 927,000	4,557,000	12,427,740	8,038,221	4,389.519
Kansas	31	4,968,700 800,000	2,679,400 740,000	7,124,660 2,813 680	4,502,396 1,891,161	2,622,264
Nebraska	10	1,000,000	740,000 844,000	1,853,340	1,091,101	922,519 741,234
Totals, Western States	640					60,660,106
		84,733,230	63,254,900		111,327,094	
Nevada	<b> </b>			131,700	128,587	3,113
Oregon	I	250,000	250,000	487,000	263,100	223,900
ColoradoUtah		1,235,000	823,000	1,611,920	868,639	743,281
Idaho,	I	200,000 100,000	50,000 100,000	614,930	545,874	<b>6</b> 9,056 <b>82</b> ,001
Montana.	3	350,000	280,000	19 <b>7 74</b> 0 544,4 <b>2</b> 0	115,739 297,871	246,549
Wyoming	2	125,000		116,360	62,360	54,000
New Mexico	2	300.000	300,000	591,070	325,510	265,560
Dakota	3	175,000		155,530	56,530	99,000
Washington	I	150 000	50,000	45,000		45,000
Totals, Pacific States and Territo's	27	2,885,000	2,023,000	4,495,670	2,664,210	1,831,460
Gold Banks	9	4,300,000		3,051,220		1,468,920
Due for mutilated notes retired						1,339,674
Totals for all banks	2,056	473,530,426	349,408 900	889,956,075	568,835,034	322,460,715

### THE NATIONAL BANKS OF THE UNITED STATES.

### Analysis of the Resources and Liabilities, October, 1878.

[From the Report of the Comptroller of the Currency, December, 1878.]

THE following table exhibits the resources and liabilities of all the National Banks at the close of business on the first day of October, 1878:

	New York City.	Boston, Philadelphia and Baltimore.	Other Banks.	Aggregate.
	47 Banks.	99 Banks.	1,907 Banks.	2,053 Banks.
RESOURCES.	\$	\$	\$	\$
Loans and discounts			430,184,396	830,521,542
On U. S. bonds on demand	7,003,085		735,243	• • • • • • • • •
On other stocks, bonds, etc., on demand	57,904,202	19,776,710	7,874,762	
Payable in gold	6,752,181		1,247,996	
On single-name paper without other security	17,297,474	10,583 112	6,699,583	
All other loans	80,629,038		62 669,942	• • • • • • • • • •
Overdrafts	130,973	81,090	3,254,845	3,466,908
Bonds for circulation	24,195,500		273.247.950	347,556,650
Bonds for deposit	26,715,550		14,819,000	47,936,850
U. S. bonds on hand	11 463,900		27,418,250	46,785,600
Other stocks and bonds	9,193,664		23,939,659	36,859,535
Due from reserve agents		16,375,643	68,707,776	85,083,419
Due from other National Banks	11,366,000		21,489,949	41,492,919
Due from other banks and bankers	2,981,297		8,439,129	12,314,698
Real estate furniture and fixtures	9,465,820		30,154,117	46,702,476
Current expenses	995,333		4.497,014	6,272,567
Premiums	1,767,167	1,021,048	4,346,521	7,134,736
Checks and other cash items	1,765,188		8,342,691	10,982,433
Exchanges for clearing house	62,454.792		4,769,679	82,372,538
Bills of other National Banks			22,846 044	16,929,721
Fractional currency	67,703		411,771	
Specie	13,294,602		11,406,515	
Legal tender notes	14,8931468		41,234,202	64,428,600
U. S. certificates of deposit	21,660,000		3,660 000	32,690,000
Five per cent redemption fund			11,953 681	15,205,541
Due from U. S. Treasury	147.702	265,303	925,128	1,338,133
Totals	384,778,767	297,224,523	1,085.275,843	1,767,279,133
LIABILITIES.				
Capital stock	53,800,000	78,526,310	333,821,126	466,147,436
Surplus fund	15,020,230		81,008,607	116,897,780
Undivided profits			28,376,597	40.936,213
National bank notes outstanding	20,025,861		238,875,660	301,888,092
State bank notes outstanding	73,339		259,817	
Dividends unpaid	190,705	1.037.472	1,890,213	3 118,390
Individual deposits	172,441,669		338,931,177	620,236,177
U. S. deposits	26,090,297	6,255.785	9,308 730	
Deposits of U. S. disbursing officers	131,225		3,191,299	3,342 795
Due to National Banks	68,125,941		26,583,506	122,496,514
Due to other banks and bankers	19,311,700		16,733,098	42,636,703
Notes and bills re-discounted			2,969,788	3,007,325
Bills payable		37,537 1,168,758	3,326,225	4,502,983
Totals	384,778,767	297,224,523	1,085,275 843	1,767,279,133

### LIABILITIES OF THE NATIONAL BANKS.

The following table exhibits the liabilities of the National Banks in operation at corresponding dates for the last seven years:

	October, 1872.	September, 1873.	October, 1874.	October, 1875.	October, 1876.	October, 1876.	October, 1878.
Capital stock	Millions. 479.6 110.3 46.6 335.1 628.9 143.8 11.5	Millions. 491.0 120.3 54.5 340.3 640.0 173.0 11.5	Millions. 493.8 129.0 51.5 334.2 683.8 175.8 9.1	Millions. 504.8 134.4 53.0 319.1 679.4 179.7	Millions, 499.8 132.2 46.4 292.2 666.2 179.8 10.6	Millions, 479-5 122.8 44-5 291.9 630.4 161.6 10.4	Millions, 466.2 116.9 40.9 301.9 668.4 165.1
Totals	1,755.8	1,830 6	1,877.2	1,882.2	1,827.2	1,741.1	7.9 1.767.

### BANKS IN THE UNITED STATES OTHER THAN NATIONAL.

Number of State Banks, Savings Banks, Trust Companies, and Private Bankers, and their Average Capital and Deposits, by States, for the six months ending May 31, 1878.

[From the Report of the Comptroller of the Currency, December, 1878.]

Maine N. Hampshire.				TERRITORIES.	banks.	Capital.	Deposits.
	69	\$92,108	\$28,957,428	Ohio	255	\$6,042,364	\$15,952,238
	71	61,000	28,309,624	Cincinnati	21	2,022,369	7,361,629
Vermont	21	344,167	8,140,383	Cleveland	9	898,623	12,244,967
Massachusetts .	170	834,666	157,816,812	Indiana	150	5,081,175	10,224,039
Boston	59	3,061,397	70,746,941	Illinois	319	4,509,738	12,472,557
Rhode Island	58	3,883,267	50,028,328	Chicago		3,612,908	6,832,759
Connecticut	107	2.840,000	78,858,210	Michigan	153	2,636,707	4,737,722
		2.040,000	70,030,010	Detroit	15	1,108,368	5,179,009
N.E. States	555	\$11,116,605	\$422,857,726	Wisconsin	89	1,386,425	3,714,069
1		4-2,-20,003	441-3717	Milwaukee	II	729,853	5,747,599
New York	328	\$10,427,448	\$148,258,669	Iowa	287	5,255,QI3	8,224,785
N.Y. City	443	40,700,289	247,964,314	Minnesota	77	1,510,502	3,233,693
Albany	14	642,000	12,153,189	Missouri	176	4,124,269	10,184,792
New Jersey	59.	1,741,071	19,326,498	St. Louis	32	6,576,033	16,387,002
Pennsylvania :	313	10,807,358	29,979,015	Kansas	109	1,472,344	2,598,746
Philadelphia.	59	2,113,756	42,552,729	Nebraska	48	503,595	1,189,250
Pittsburg	37	4,657,547	13,727,252	II		2 25	<b>.</b>
Delaware	· 9	712,578	1,798,521	West. States	1,782	\$47,470,286	\$126,284,760
Maryland	13	627,513	559,703			<b></b>	Ø0
Baltimore	- 1	4,162,516	24,604,030	Oregon	10	\$643,225	\$1,489,547
Dist. of Col	10	496,742	3,151,613	California	84	9,943,129	17,422,175
Washington.			3, 3, 7	S. Francisco.	33	21,787,036	78,070,629
				Colorado	28	526,190	934,915
Mid. States	1,326	\$77,088,818	\$544,075,533	Nevada	18	412,268	1,914,583
				Utah	8	190,000	714,555 61,180
Virginia	77	\$3,281,667	\$6,499.580	New Mexico	4	5,000	148,682
West Virginia.	22	1,496,792	3,927,737	Wyoming	3	82,794	
N. Carolina	13	588,290	978 018	Idaho	2	54,000	16,35
S. Carolina	13 18	911.523	1,004 868	Dakota	12	78,039	277,927
leorgia	67	4,317,817	3.948,488	Montana	8	133,413	188,918
Florida	6	89,483	233,405	Washington	3	208,000	537,45° 25,885
Mabama	22	993,276	1,813,605	Arizona	4	85,000	25,003
Mississippi	32	1,289,573	1,732,597	Davie Com			
Louisiana	3	116,000	48,110	Pacific States		A	Ø 200 804
New Orleans	21	4,473,905	7,994,123	and Territo	217	\$34,148.094	\$101,802,804
Texas	102	3,707,057	4,626,420	· T-4-1-		ф	<b>6</b>
Arkansas	15	225,576	298,605	Totals	4,400	\$205,382,832	\$1,242,794.903
Kentucky	74	7,010,103	6,287,262				
Louisville	17	5,288,296	5,650,057			;	
Fennessee	31	1,769,671	2,731,199				•
South. States	520	\$35,559,029	\$47,774,074				

### RESOURCES OF THE NATIONAL BANKS.

THE following table exhibits the resources of the National Banks in operation at corresponding dates for the last seven years:

	Oct. 3, 1872. 1,919 banks.	Sept. 12, 1873. 1,976 banks.	Oct. 2, 1874. 2,004 banks.	Oct. 1, 1875. 2,087 banks.	Oct. 2 1876. 2,089 banks.	Oct. 1, 1877. 2,080 banks.	Oct. 1, 1878. 2,053 banks
	Millions.	Millions.	Millions.	Millions.	Millions.	Millions.	Millions.
Loans	877.2	944.2	954-4	984.7	931.3	891.9	834.
Bonds for circulation	382.0	388.3	383.3	370.3	337.2	336.8	347.0
Other U. S. bonds	27.6	23.6	28.0	28.1	47.8	45.0	94.
Other stocks, bonds, etc.		23.7	27.8	33.5	34.4	34.5	36.
Due from other banks	128.2	149.5	134.8	144.7	146.9	129.9	138.
Real estate	32.3	34.7	38.1	42.4	43.1	45.2	46.
Specie	10.2	rg.9	21.2	8.1	21.4	22.7	30.
Legal-tender notes	102.1	92.4	800	76.5	84.2	66.g	Ğ4.
National bank potes	15.8	16.1	18.5	18.5	15.9	15.6	16
Clear'g-house exchanges	125.0	100.3	109.7	87.9 48.8	100.0	74-5	82.
U.S. certific's of deposit.		20.6	42.8	48.8	29.2	33.4	32.
Due from U.S. Treasurer			20.3	19.6	16.7	16.0	16.
Other resources	25.2	17.3	18.9	19.1	19.1	28.7	24.
Totals	°1,755.8	1,830.6	1,877.2	1882.2	1,827.2	1,741.1	1,767.3

# STATEMENT SHOWING THE AMOUNT OF STATE, NATIONAL-BANK, AND UNITED STATES NOTES, &c., OUTSTANDING AT THE CLOSE OF EACH FISCAL YEAR FROM 1860 TO 1878, INCLUSIVE.

DEPARTMENT.
IE TREASURY
EPARED AT TH
PRI

State Bask Ch.   Circulation.   Aug. Is \$25.0000000   Aug. Is \$25.00000000   Aug. Is \$25.000000000   Aug. Is \$25.00000000   Aug. Is \$25.000000000   Aug. Is \$25.0000000000   Aug. Is \$25.000000000   Aug. Is \$25.0000000000   Aug. Is \$25.000000000000000000000000000000000000											
\$\psi \text{\$\te		State Bank Circulation.		Demand Notes, acts of July 17 and Aug. 5, 1861.	Legal-tenderNotes	One and year Not 1863,bear per cent	C I	Fractional Curren- cy.		Gold value of paper dollar July 1, each year.	Total amount of Currency valued in gold.
3.351.019,75 397,770.12, 477.000 \$6.887,475 \$15.000.000 \$2.884,877.35 \$33.742.079.00 \$1.000.000 \$2.884,877.35 \$33.742.079.00 \$1.000.000 \$2.884,877.35 \$33.742.079.00 \$1.000.000 \$2.884,877.35 \$33.742.079.00 \$1.000.000 \$2.884,877.35 \$33.742.094.685,96 \$60.000.000 \$2.884,877.35 \$33.742.094.685,96 \$60.000.000 \$2.884,877.35 \$33.742.094.685,96 \$20.000.000 \$2.884,877.35 \$33.742.094.685,96 \$20.000.000 \$2.884,877.35 \$20.000.000 \$2.884,877.	Authorized Issued			\$60,000,000 00 00,000,000	\$450,000,000 00 447.300,203 10	\$400,000,000 211,000,000	\$400,000,000 266,595,440	\$50,000,000.00 49,102,660.27			
10 π/35 π/35 π/35 π/35 π/35 π/35 π/35 π/35	June 30, 1860 1861 1863 1864 1866 1867 1869	8 8 8 8 7 4 4		53,040,000.00 53,040,000.00 780,999 25 472,603,00 273,162,00 288,432.00 124,7793,00	96,620,000.00 297,779,114.00 431,178,670.84 430,167,966.00 371,783,597.00 371,783,597.00 376,000,000.00	89,879,475 153,471,450 42,338,710 3,441,230 1,123,630 5,55,492 347,772	15,000,000 193,756,080 159,012,140 122,394,480 28,161,810 2,871,410	20, 192-456, 00 22, 894, 877, 25 27, 070, 888, 76 27, 070, 876, 98 38, 397, 523, 52 32, 114, 037, 36	\$207, 102, 477.00 202, 005, 797.00 333, 452.00 649, 867, 282.75 833, 718, 284.34 891, 994, 885, 76 801, 994, 885, 76 703, 4412, 602.75	∯ <sup>i</sup>	\$207,100,477.00 202,005,777.00 202,705,779.00 497,798,338.59 502,245,347.75 502,005,799.75 502,005,799.75 502,005,799.75
date of reports nearest to the pasling—  \$57,390,000  of reports nearest to the passage izing an additional issue of \$150,-  \$53,040,000  \$6,620,000				26,25,25,25,25,25,25,25,25,25,25,25,25,25,	356,000,000,00 357,500,000,00 357,500,000,00 385,000,000,00 375,771,580,00 369,772,284,00 359,774,384,00 369,772,284,00 369,772,284,00 369,772,284,00	248,272 198,572 107,523 142,105 1127,635 113,765 104,705 90,485	2,152,910 778,500 593,520 475,400 415,210 367,390 328,760 296,630	39, 874, 684, 48 40, 852, 874, 56 40, 855, 872, 27 41, 799, 365, 47 45, 180, 124, 19 34, 466, 395, 39 20, 493, 137, 34 16, 547, 768, 77	703, 375, 899, 48 717, 875, 711. 06 717, 875, 711. 06 738, 790, 933, 52 750, 062, 368, 94 781, 490, 916, 17 773, 646, 728 698, 194, 259, 84 688, 597, 275, 27		599,521,759,95 646,249,541,58 646,053,886,76 74,619,947,49 660,846,999,62 661,189,973,54 661,189,973,54
\$53,040,000 96,620,000 \$149,660,000	(NOTE I.)- sage of the "Leg Demand P (NOTE 2.)- of the "Fractions coo,coo Legal-ten	On the 28th of gal-Tender Act, Notes	f February, 1866, "there were out	2, the date of repotstanding— e date of reports nuthorizing an additing—	\$57,390,000		Note 3.)—On the act authorizadditional issue emand Notesegal-tender Notes.riccional Curre	he 28th of Februa ing the issue of Oi of \$150,000,000 L	ry, 1863, the date neand Two-year, egal-tender Note	of reports ne and Compounts, there were of \$5, there agin, \$25, \$14, \$25, \$15, \$15, \$15, \$15, \$15, \$15, \$15, \$1	arest to the pas- d-interest Notes, witstanding— 469, ros.75 836, coo.co 926, coo.co
	Demand N Legal-tend	fotes			\$53,040,000 96,620,000 \$149,660,000	the repo	Note 4.)—The orts of the Comp fiscal year; the ry of the Treas	amount of State of the Cur. other amounts ar Iry.	and National-Bar repcy at the near e taken from the	nk circulation est dates obtai official printe	is compiled from nable to the end ed reports of the

### STATEMENT SHOWING AGGREGATE CIRCULATION OF PAPER CURRENCY AND CIRCULATION PER CAPITA FOR THE YEARS NAMED.

YEAR.	Circulation of Bank of United States.	Circulation of State Banks.	Aggregate Paper Money.	Population.	Paper Circulatio per capita
811	. \$5,400,000	\$28,100,000	\$33,500,000	\$7,453,000	\$4.49
15		45,500,000	45,500,000	8,369,000	5.43
16		68,000,000	68,000,000	8,614,000	7.89
20		44,863,344	48,452,825	* 0.658,453	5.02
30		61,323,898	74,248,043	* 12,866,020	5.77
34. <b></b>		94,839,570	114,047,949	14,373,000	7.93
35 <b></b>		103,692,495	121,032,202	14,786,000	8.19
36		140,301,038	163,376,460	15,213,000	10.74
3 <b>7</b>		149,185,890	160,633,858	15,655,000	10.26
38 <b></b>		116,138,010	122,906,977	16 112,000	7.62
3 <b>0</b>		135,170,995	141.153,616	16,584,000	8.51
40		106,968,572	113,664,433	* 17,069,453	6.66
5I		155,165,251	155,165,251	23,995,000	6.47
6 <b>0</b>		207,102,477	207,102,477	* 31,443,321	6.59
•					
			Greenbacks, National Bank Notes, and other		
			Paper Money.		
361	.		\$202,205,000	\$32,064,000	\$6.31
362 <b></b>		<b></b>	332,794,000	32,704,000	10.17
63	<b></b>		297,736,000	33,365,000	8.92
6 <b>4 </b>	.		502,072,000	34,046,000	14.74
65	.  <b></b>		628,602,000	34,748,000	18 09
66			708,031,000	35,469,000	19.95
67			693,000,000	36,211,000	19.14
	.		678,745,000	36,973,000	18.36
69			676,508,000	37,756,000	17.92
70			683,878,000	* 38,558.371	17.73
71			721.582,000	39,555,000	18.24
72			731,355,000	40,604,000	18.01
373			740,799,000	41,704,000	17.75
74			777,538,000	42,856,000	18.14
375			769,840,119	44,060,000	17.47
376			717,241,912	45,316,000	15.82
377			689,618,578	45,510,000	14.79
<i>•</i> //···············	. [	• • • • • • • • • • • • • • • • • • •	009,010,570	40,024,000	1 -4./9

<sup>\*</sup> Enumerated; for all other years the population is estimated.

### THE NATIONAL DEBT OF GREAT BRITAIN.

Previously to the reign of Charles II. the National Debt had no existence in England, the expenses of the wars and other extraordinary undertakings being defrayed by means of extra taxes and loans from the richer merchants; but in that monarch's reign it was commenced, and in 1699 it was legally instituted. The following shows its amount at various periods down to the present time:

	Occasion.	
On the accession of Willia	am III	
	Anne	
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	and foreign war	
Close of the French Revo	lutionary war	
Close of the war against	Bonaparte	
	sh Exchequers were consolidated	
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	or Suez Canal stares)	

### THE BALANCE OF TRADE FOR 23 YEARS, 1856-1878.

[From the Financial Review, 1878.]

For the purpose of showing the total amount of exports and imports of merchandise and the total of specie in each year since 1856, the table below has been compiled. In the columns headed "Excess" are given the differences between exports and imports each year, showing at a gizace the "trade balance" of the country:

Gold Value of Imports and Exports of Merchandise and Specie into and from the United States in each Fiscal Year since 1856.

		MERCHANDI	SE.	•	Specie.	
YEAR.	_	_	_		<b>.</b>	_
	Imports.	Exports.	Excess.	`Imports.	Exports.	Excess.
	\$ -	\$	\$	\$	\$	\$
356	310,432,310	281,219,423	Im. 29,212,887	4,207,632	58,929,651	Ex. 41,537,85
357	348,428,342	293.823,760	Im. 54,604,582	12,461,799	74,995,399	Ex. 56,675,12
358		272,011,274	Ex. 8,672,620	19,274,496	63 067,487	Ex. 33,358,65
359		292,901 051	Im. 38,432,290	7,434,789	72,012,276	Ex. 56,453,62
360	353,616,119	333,576,057	Im. 20,040,062	8,550,135	66,546,239	Ex. 57,996,10
861	289,310,542	219,553,833	Im. 69,756.709	46,339,611	20,791,080	lm. 16,548,53
862		190 670,501	Ex. 1,313,824	16,415,052	36,887,640	Ex. 19,972,58
863		203,964,997	Im. 39,370,818	9,584,105	64,156,611	Ex. 56.571,95
B64	316,447,283	158,887.988	Im. 157,559,295	13.115,612	105,396,541	
865	238,745.580	162.013 500	Im. 76,732,082	9,810,072	67,643,226	Ex. 57,833,15
866		348,859,522	Im. 85 952,544	10,700,092	86,044,071	Ex. 75,343,97
867	395,763,100	297,303,653	Im. 98,459,447	22,070.475	60,868,372	Ex. 38,797,89
868	357,436,440	281,952,899	Im. 75,483,541	14,188,368	93,784,102	Ex. 79,595.73
869	417.506,379	286 117.697	Im. 131,388 682	19 807,876	57,138,380	Ex. 37,330,50
870	435,958,408	392,771,768	lm. 43,186,640	<b>2</b> 6,419,1 <b>7</b> 9	58,155,666	Ex. 31,736,48
871		442.820,178	Im. 77,403,506	21,270,024	98,441,988	Ex. 77,171,96
872,		444,177,586	lm. 182,417 491	13,743.689	79.877.534	Ex. 66,133,84
873		522,479,317	Im. 119,656,288	21,480,937	84,608,574	Ex. 63,127,63
874		586,283 040	Ex. 18.876,698	28,454,906	56,630,405	Ex. 38,175,49
875	533,005 436	513,441,711	Im. 19,563,725	20,900,727	92,132,142	Ex. 71,231,42
876		540,384,671	Ex. 79,623,480	15,936,681	56,506,302	Ex. 40,569,62
<u> </u>		602,475,220	Ex. 152,152,094	40,774,414	56,162,237	Ex. 15,387,75
B <b>78</b>	437,051,532	964,848,496	Ex. 257,796,964	29,831,314	33,733,225	Ex. 3,911,91

Value and Percentage of Agricultural Products (including Products of the Forest), exported from the United States, for each year from 1850 to 1878.

[From the Quarterly Report of the Bureau of Statistics, No. 4, 1878.]

Year ending June 30.	Total domestic exports.	Total exports of agricultural products.	Percentage of agri- cultural products to total domestic exports.	Year ending June 30.	Total domestic exports.	Total exports of agricultural products.	Percentage of agri- cultural products to total domestic exports.
	\$	\$		\$	\$		
1850	136,946,912	123,825.808	90.44	1865	323,743,187	207,232,749	64.01
1851	196,689,718	165,828,736	85.69	1866	550.681,277	416,157,242	75.58
1852	192,368,984	144,037,465	74.85	1867		330,413,246	75.35
1853	213,417,697	176,589,418	82.74	1868	454,301,713	319,004,531	70.22
1854	252,047,806	195,258,953	77.48	1869		311,756,665	75.32
1855	246,708,553	175,385,328	71.09	1870		391,269,605	<i>7</i> 9.01
1850	310.580,330	248.091,084	79.9I	1871	562,518.651	397,963,220	70.75
1857	338,985,065	260,139,925	76.75	1872	549.219,718	407,141,706	74.13
1858	293,758,279	232,478,953	79.49	1873	649,132,563	493,962,697	<i>7</i> 6.00
1859	335 894 383	258,449,990	76.96	1874	693,039,054	550,043,638	<i>7</i> 9-37
1860	373,189,274	295.c81,484	78.61	1875	643,094,767	479,893,212	74.63
1861		180,516,442	82.46	1876	644,956,406	514.339,866	81.30
1862	213,069,519	160,821,597	75 50	1877	676,115,592	517,737,998	76.5 <b>8</b>
1863	305,884,998	215,273,568	70.36	1878	<b>722,77</b> 9 499	592,475,813	81.98
1864	320,035,199	183,356 276	57.29	1			
		ſ		1			

### THE PRECIOUS METALS.

PRODUCTION OF GOLD, SILVER, AND LEAD IN THE UNITED STATES, MEXICO AND BRITISH COLUMBIA.

The following shows the production of gold, silver and lead in the United States, the west coast of Mexico, and British Columbia, for the calendar year ended December 31, 1878, compared with the previous year:

_	YEAR ENDING DECEMBER 31.			
Location.	1878.	1877.		
California	\$18,920,461	\$18,174,716		
Nevada	35,181,949	51,580,200		
Oregon	1,213,724	1,191,997		
Washington	73 311	92,226		
Idaho	1,868,122	1,832,495		
Montana	9,763,640	2,644,912		
Utah	6.064.613	8,113,755		
Colorado	6,232.747	7,913,549		
New Mexico	453,813	309,010		
Arizona	2,287,983	2,388,622		
Dakota	2,215,804	1,500,000		
Mexico (west coast)	1,594,995	1,432.992		
British Columbia	1,283.460	<b>I,7</b> 71,190		
Total gold, silver and lead	\$81,154,622	\$98,421,754		
Gold.	\$38,956,231	\$46,129,547		
Silver	38,746,391	47,206,957		
Lead	3,452,000	5,085,250		
Total, as above	\$81,154,622	\$98,421,754		

This shows a decrease for 1878 of \$17,267,132, which was mainly due to the falling off in the yield of the Comstock Lode during the latter part of the year.

PRODUCTION OF GOLD AND SILVER IN THE UNITED STATES SINCE 1859.

According to the calculations of Professor Raymond and the late Dr. Linderman, of the United States Mint, the production of gold and silver since 1859 has been as follows:

	Gold.	SILVER.	TOTAL.
1859–1874	\$677,927,092 42,000,000 46,850,000 45,100,000 47,226,107	\$215,651,114 35,703,413 38,500,000 38,950,000 46,726,314	\$893,578,206 77,703,4 <sup>1</sup> 3 85,350,000 84,050,000 93,952,4 <sup>2</sup> 1
Total	\$859,103,199	\$375,530,841	\$1,234,634,040

### COMBINED GOLD AND SILVER PRODUCTION OF THE WORLD.

The following table shows the average yearly production of gold and silver of the world from 1842 to 1878, with the proportion of gold to silver:

Average per Yrar.	Annual P	RODUCTION.	Proportion
AVERAGE PER I EAR.	Gold.	Silver.	Gold to Silver.
842-46		\$43 600,000	I to 0.86
847-51852-56	145,000,000	40,500 000 40,500,000	I to 0.54
857-61 862-66	127,184,000 123,843,000	41,220,000 49,755,000	I to 0.39
867-71	123,251,000	53,115,000 69,490,682	I to 0.4
872-76 877-78	113,892,085	78,338,158	I to 0.6

### THE PRECIOUS METALS .- Continued.

### SILVER PRODUCTION OF THE WORLD.

The following shows the silver production of the world and the sources of supply from 1857 to 1878, inclusive, in periods of five years, with the broken period, including 1877 and 1878, added:

YEARS.	United States.	Mexico and S. America.	Russia.	Other Countries.	Totals.
_	£	£	£	£	£
1857	10,000	6,000,000	130,000	2,000,000	8,140,000
1858	100,000	6,000,000	130,000	2,000,000	8,230,000
1859	20,000	6,000,000	130,000	2,000,000	8,150,000
1860	30,000	6,000,000	130,000	2,000,000	8,160,000
1861	400,000	6 000,000	140,000	2,000,000	8,540,000
Total, 1857-61	560,000	30,000,000	660,000	10,000,000	41,220,000
1862	900,000	6,000,000	140,000	2,000,000	9,040,000
1863	1,700,000	6,000,000	140,000	2,000,000	9,840,000
1864	2,200,000	6,000,000	140,000	2,000,000	10,340,000
1865	2,250,000	6,000,000	140,000	2,000,000	10,390,000
1866	2,000,000	6,000,000	145,000	2,000,000	10,145,000
Total, 1862-66	9,050,000	30,000,000	705,000	10,000,000	49,755,000
1867	2,700,000	6,000,000	145,000	2,000,000	10,845,000
1868	2,500,000	5.500,000	145,000	2,000,000	10,145,000
1869	2,500,000	5,000,000	100,000	2,000,000	9,600,000
1870	3,200,000	5,000,000	115,000	2,000,000	10,315,000
1871	4,600,000	5.500,000	110,000	2,000,000	12,210,000
Total, 1867–71	15,500,000	27,000.000	615,000	10,000,000	53,115,000
1872	5,500,000	5,200,000	100,000	2,000,000	12,800,000
1873	7,150,000	4,800,000	100,000	2,000,000	14,050,000
1874	6,500,000	5,000,000	100,000	2,000,000	13,600,000
1875	7,140,682	5,000,000	100,000	2,000,000	14,240,682
1876	7,700,000	5,000,000	100,000	2,000,000	14,800 000
Total, 1871-76	33,990,682	25,000,000	500,000	10,000,000	69,490,682
1877	7,790,000	5,000,000	100,000	2,000,000	14,890,000
1878	9,345,263	5,000,000	100,000	2,000,000	16,445 263
Total, 1877-78	17,135,263	10,000,000	200,000	4,000,000	31,335.263
Total, 22 years	76,235,945	122,000,000	2,680,000	44,000,000	244,915,945

The following is a table of the silver production of the world from 1842 to 1878 in periods of five years with the average production per year during each period in pounds sterling and dollars:

SILVER PRODUCTION.	Total each	five years.	Average per year.		
SILVER PRODUCTION.	Sterling.	Dollars.	Sterling.	Dollars.	
1842-46, five years	43,600,000	218,000,000	8,740,000	43,600,000	
1847-51, five years	40,500,000	202,500,000	8,100,000 8,100,000	40,500,000	
1852–56, five years	40,500,000 41,220,000	202,500,000	8,244,000	40,500,000	
1862-66, five years	49,755,000	248,775,000	9,951,000	49,755,000	
1867-71, hve years	53,115,000	265,575,000	10.623,000	53,115.000	
1872-76, hve years	69,490,682	347,453,410	13,898,136	69,490,682	
1877–78, two years	31,335,263	156,676,315	15,667,631	78,338,158	

### THE PRECIOUS METALS -Continued.

### THE GOLD PRODUCTION OF THE WORLD.

The following shows the world's production of g ld from 1857 to 1875, being an extract from the report of a Select Committee of the British House of Commons. The column showing the production of the United States was furnished by the la e Dr. Linderman, of the United States Mint, and the figures are translated from dollars into pounds sterling for the sake of uniformity:

Years.	Net Exports from Australia.	Coinage of Syd- ney Mint, exclu- sive of Mel- bourne Mint, after 1872.	Production in the United States (Mint estimate).	Production in Russia.	Total Production in world.
•	£	£	£	£	. £
1857	11,329,000	767,000	11,000,000	3,549,000	26,645,000
1858	11,419,000	1,343,000	10,000 000	3,454,000	26,216,000
1859	11,640,000	1,221,000	10,000,000	3,156,000	26 017,000
1860	10,186,000	1,652,000	9,200,000	3,053,000	24,091,000
1861	10,916,000	1,719.000	8 600,000	2,980,000	24,215,000
Total, 1857-61	55,490,000	6,702,000	48 800,000	16,192,000	127,184,000
1862	10.455,000	2,478,000	7,840,000	2,990,000	23,763,000
1863	11,468,000	1,535,000	8,000,000	2,088,000	23,991,000
1864	9,025,000	2,699,000	9,200,000	2,862,000	23.786,000
1865	9,533,000	2,272,000	10.645,000	3,227,000	25,677,000
186č	9.618,000	2,911,000	10,700,000	3,397,000	26,626,000
Total, 1862-66	50,099,000	11,895,000	46,385,000	15,464,000	123,843,000
1867	8,783,000	2,401,000	10 345,000	3,377,000	24,906,000
1868	9,351,000	2,319,000	9,600,000	3.503,000	24,773,000
1869	10,382,000	1,279,000	9,900,000	4,108,000	25,669,000
1876	8,237,000	1,220,000	10,000,000	4,414,000	23,871,000
1871	7,605,000	2,814,000	8 700,000	4,913,000	24,032,000
Total, 1867-71	44,358,000	10,033,000	48,545,000	20,315,000	123,251,000
1872	7,591,000	2,741,000	7,200,000	4,771,000	22,303,000
1873	9,359,000	2,312,000	7,200,000	4,500,000	23,371,000
1874	6,500,000	3,398,000	8 000,000	4,035,000	21,933,000
1875	6,500,000	3,000,000	8,000,000	4,000,000	21,500,000
Total, 1872-75	29,950,000	11,451,000	30,400,000	17,306,000	89,107,000
Total, 10 years	179,897,000	40,081,000	174,130,000	69,277.000	463,385,000

The following table brings the production of the world down to 1878, both in pounds sterling and dolars, and shows the average production per year:

	Тот	AL.	Per Year.		
	Sterling.	Dollars.	Sterling.	Dollars.	
1857-61, five years	127,184,000 123,843.000	635,920,000 619,215,000	25,436,800 24,768,000	127,184,000	
1867-71, five years	123,251,000 89,107,000	616,255,000 445,535,000	24,650,500 22,276,750	123,251,000	
1875-78, three years,	68,335,251	341,676,255	22,778.417	113,892,085	

NAMES OF A FEW PERSONS WHOSE WERE INSURED FOR LARGE AMOUNT	
Sir Robert Clifton, England	1,250,000 175,000 160,000 125,000 120,000 110,000 106,000 80,000 80,000 40,000

Ex-Gov. Gilmore, New Hampshire	\$ 25,000
R. N. Corning. "	25,000
Mayor Blake, Worcester, Mass. D. S. Voorhes, who was murdered in N. Y., in	60,000
Feb. 1870	50,000
George F. Nesbitt	40,000
Hon. Daniel S. Dickinson, New York	20,000
Gen. George H. Thomas, San Francisco	15,000
Hon. Erastus Corning, New York	140,000
Hon. Horace Greeley, New York	100,000
Hon. C. H. Kalbfleisch, Brooklyn	100,000
W. W. Switzer, St. Louis	310,000
Hon. W. H. Seward, Auburn, N. Y.	100,000

### THE TELEGRAPHS OF THE UNITED STATES.

Statement showing the mileage of lines and wires, number of offices, and traffic of the Western Union Telegraph
Company for each year, from June 30, 1866, to June 30, 1878.

(From the Journal of the Telegraph, Oct. 16, 1878.)

YEAR.	Miles of line.	Miles of wire.	No. of offices.	No. of mes- sages sent.	Receipts.	Expenses.	Profits.	Average tolls per mes-sage.	Average cost per mes-sage.	Aver- age profit per mes- sage.
					\$	\$	\$	Cts.	Cts.	Cts.
1866	37,380	75,686	2,250							
1867	46,270	85,291	2,565	5,879,282	6,568,925	3,944,006	2,624,920			?
1868	50,183	97,594	3,219	6,404,595	7,004,560	4,362,849	2,641,711	104.7	63.4	41.3
1869	52,099	104,584	3,607	7,934,933	7,316,918	4,568,117	2,748,801	89.3	54.7	34.6
1870	54,109	112 191	3.972	9,157.646	7,138,738	4,910.772	2 227,966	75·5	51.2	24.3
1871	56,032	121,151	4,606	10 646,077	7,637,449	5 104,787	2,532,662	69.5	45.7	23.8
1872	62,033	137,190	5,237	12,444 499	8 457,096	5,666,863	2,790,233	66.2	43.8	22.4
1873	65,757	154,472	5,740	14,456,832	9,333.018	6,575,056	2,757,963	62.5	43.4	19.1
1874	71,585	175,735	6,188	16.329,256	9,262,657	6,755.734	2,506,920	54 9	39 5	15.4
1875	72,833	179,496	6,565	17,153,710	9,564,575	6,335.415	3 229,158	54.0	35.2	18.8
1876	73,532	183,832	7,072	18.729 567	10,034.986	6,635.474	3,339,510	50.9	33.5	17.4
1877	76,955	194,323	7,500	21,158,941	9,812,353	6,672,225	3,140,128	43.6	29.8	13.8
1878	81,002	206,202	8,014	23,918,894	9,861,355	6,309,813	3,551,543	38.9	25.0	139

NOTE.—There are to be added to the above the lines of the Atlantic and Pacific Telegraph Company, including in its system the Philadelphia and Reading Telegraph Company, and other railway telegraph connections within the United States, as follows, Jan. 1, 1878:

Miles of line.	Miles of wire.	No. of offices.	No. of messages.	Gross Earnings.	Gross operating Expenses.	Net profits.
16,626	<b>34,</b> 651	1,712	3,046,120	\$1,131,328	\$1,048,703	\$82,625

The Dominion Telegraph Co., operating almost wholly in Canada, had 3,656 miles of line owned and operated by the Atlantic and Pacific Co. (not included in above mileage).

By an agreement in 1877, between the Western Union and Atlantic and Pacific Telegraph Companis, the gross earnings of both are to be pooled or divided for 2, years, on the basis of 87½ per cent to the Western Union, and 12½ per cent to the Atlantic and Pacific, the expenditures being divided in nearly the same ratio.

Combining the lines of both companies (which represent all the public telegraph wires in the country), there were in 1878, 97,628 miles of inland telegraph in the Uni ed States, besides private, railway, and government lines, length not known.

### TELEGRAPHS OF THE WORLD IN 1877.

	No. of offices.	Length of lines, miles.		No. of offices.	Length of lines, miles.
Argentine Republic	182	5,339	India, British	225	15,705
Australia and Polynesia	658	22,039	Italy	1,408	45,557
Austria-Hungary	2,924	28,148	Japan	Ī	1,840
Belgium	613	3,160	Mexico	194	5,760
Bolivia	15	475	Netherlands	335	2,166
Brazil	89	3,510	Norway	197	4,827
Canada, Dominion of	83ó	10.995	Persia	46	2,458
Chili	55	2,650	Peru	25	668
Colombia	36	1,227	Por ugal	144	2,190
Costa Rica	16	220	Roumania	165	2,487
Denmark	178	1,591	Russia	1,691	57,338
Ecuador	ío	210	Spain	264	7,510
Egypt	78	3,980	Sweden	628	6,004
France	4,406	33.895	Switzerland	1,053	4,015
Germany	5,109	24,103	Turkey	401	17,618
Great Britain and Ireland	5,375	*25,206	United States of America	8,820	*94,714
Greece	69	992	Uruguay		1,300
Gautemala	42	1,226	- · · · · · · · · · · · · · · · · · · ·		,3

<sup>\*</sup>This does not include the railway lines of telegraph, of which no statement is published.

### THE RAILROADS OF THE WORLD IN 1877-78.

[From the New York Commercial and Financial Chronicle, Feb. 2, 1878, with variations.]

	Commercial and Financial Chronicle, Fe		tin variations.	
Co	UNTRIES.	Miles.	Total cost.	Cost per Mile.
-	United States	79,208	\$4,180,191 727	\$52.774
i. North America	Canada	4,929	317,795,468 38,816,154	64,474 96,318
•		403		<del></del>
Total	• • • • • • • • • • • • • • • • • • • •	84,540	4,537,603,349	53,674
(	Honduras	56	4,963,600	88,635
2. MIDDLE AMERICA	Costa Rica	29 459	2,817,300 32,698,930	97,148 71,239
	Jamaica (British) Panama (Colombia)	26 48	1,200,000	41,154 250,000
	`.	<u>-</u>		<del></del>
Total	• • • • • • • • • • • • • • • • • • • •	618	53,679,830	87,022
(	Colombia	42	3,297 619	78,514
	Ecuador	76	5,781,958	76,078
	Verezuela	39 21	2,972,013	76,205 65,476
Server Avennyon	Brazil	1,324	1 375,000 139,059,891	105,030
3. South America	Peru	1,744	201,719,673	92,428
1	Chili Argentine Republic	977 1,466	90,302.156 111,276,992	75 912
	Paraguay	47	2,694.698	57,334
C	Uruguay	231	14,529,701	62 899
Total	• • • • • • • • • • • • • • • • • • • •	5,967	573,009,701	96,029
	Great Britain and Ireland	17,092	3,368,793,000	197,097
	France	14,078	1,593,534,595	113,193
	Spain	4,112	375,454,374	91,307
	PortugalBelgium	709 2,208	55,561,976 338,894,897	78,364 153,485
	Holland	1,262	113,254,192	89,741
	DenmarkSweden	819 2,517	58.406,976 156,325,836	71,315 62,108
4. EUROPE	Norway	<b>3</b> 63	22 231,397	61.519
4 201012	RussiaGermany	13,229 18,471	902,469,151	68,219 96,324
	Austria	6,967	679,152,022	97,318
	Hungary	3,976	305,225,772	76,616
	Switzerland	1,341 4,849	90,922,482 478,426,452	98,656
	Turkey	997	102,111,743	102,419
	Roumania	791 7	77,684,982 500,700	98,211 71,429
Total	••••••	93, <b>7</b> 91	10,408,152,951	110,971
,	Turkenia Asia			0: 4:-
<b>[</b>	Turkey in Asia	6,937	20,817,610 546,824,335	83,607 78,828
1	Ceylon (British)	92	9.987,370	108,556
5. ASIA	Java (Dutch)	296	17,226,916	58,197 62,630
	Chir a	279 10	17,475,723	20,000
(	Japan	67	4,187,500	62,500
Total		7,930	616,719,454	77.774
,	Egypt	1,163	72,022,264	61,928
1	Tunis	42	2,213,680	52 706
6. Africa	Algeria (French)	587	27,948,244	47,612 50,091
)	Namaqualar d	149 93	7,463,589 813,619	8,749
1	Natal (British)	6	258,845	43,131
Total	Wateritus	66	1,857,595	28,145
7. Australasia		2,106	112,577,836	53,450
GRAND TOTAL		2,665	183,273,154	
GARLO TOTAL	•	197,617	16,485,015,775	83,419

### COMPARATIVE STATISTICS OF AMERICAN RAILWAYS—1871-1877.

[From Poor's Manual of the Railroads of the United States, 1878.]

	Miles	Capital and		EARN	INGS.		Dividends
YEAR.	ope- rated.	Funded debt.	Gross.	Net.	From Freight.	From Passengers.	Paid.
		. \$	\$	\$	\$	\$	\$
871	44,614	2,664,627,645	403,329,208	141,746,404	294,430,322	108,898,886	
872	57,523	3,159,423,057	465,241,055	165,754,373	340,931, <b>7</b> 85	132,309,270	64,418,157
873	66,237	3,784,543,034	526,419,935	183,810,562	389,035,508	137,384,427	67,120,70
874		4,221,763,594	520,466,016	189,570,958	379,466,935	140,999,081	67,042,94
8 <b>75.</b>	71,759	4,415,631,630	503,065,505	185,506,438	363,960,234	139,105,271	74,294,20
8 <i>7</i> 6	73,508	4,468,591,935	497,257,959	186,452,752	361,137,376	136,120,583	68,039,66
877	74,112	4,568,597,248	472,909,272	170,976,697	342,859,222	130,050,050	58,566,31

### SUMMARY OF STATISTICS OF RAILWAYS IN 1877.

For each 100 miles of railroad in the United States there are 22.8 miles of second track, sidings, etc.; 20.1 locomotives; 15.2 passenger cars; 4.7 baggage, mail, and express cars, and 495.3 freight cars of all kinds.

The capital stock aggregates to each 100 miles, \$2,921,507.

Funded debt to each 100 miles, \$2,848,308.

Total cost of construction and equipment, each 100 miles, \$6,069,893; equal to about \$60,699 per mile of completed road.

Gross earnings per mile, \$6,380.94.

Operating expenses per mile, \$4,074.00.

Net earnings per mile, \$2,306.94.

Interest paid on bonds per mile, \$1,248.04.

Dividends paid on stock per mile, \$739.52.

Ratio of interest paid to total funded debt, 4.39 per cent.

Ratio of dividends to aggregate capital stock, 2.53 per cent.

In 1871, with only two-thirds as many miles of railroad in operation, and a little more than one-half the capital stock, the dividends aggregated \$56,456,681, equalling 4.19 per cent of the capital then invested.

### STATEMENT SHOWING THE NUMBER OF MILES OF RAILROAD CON-STRUCTED EACH YEAR IN THE UNITED STATES, FROM 1830 TO THE CLOSE OF 1877, INCLUSIVE.

[From Poor's Railroad Manual for 1878-79].

Year.	Miles in oper- ation.	Annual increase of Mileage.	Year.	Miles in oper- ation.	Annual increase of Mileage.	YEAR.	Miles in oper- ation.	Annual increase of Mileage
830	23		1846	4,930	297	1862	32,120	834
831	95	72	1847	5,598	297 668	1863	33,170	1,050
832	229	134	1848	5,996	398	1864	33,908	738
833	386 633 1,098	151	1849	7,365	1,369	1865	35,085	1,177
834	633	253 465	1850	9,021	1,656	1866	36,80 <b>1</b>	1,716
835	1,098	465	1851	10,982	1,961	1867		2,449
830	1,273	175	1852	12,908	1,926	1868		2,979
837	1,497	224	1853	15,360	2,452	1869		4,615
838	1,913	416	1854	10,720	1,360	1870		6,070
[839	2,302	389 516	1855	18,374	1,654	1871	60,522	7,608
ι <b>8</b> 4ό	2,818		1850	22,010	3,647	1872	66,242	5,720
1841	3,535	717	1857	24,503	2,647	1873	70,311	4,069
г842	4,026	491	1858	26,968	2,465	1 1874	72,010	2,305
<b>ι8</b> 43	4,185	159	1859	28,789	1,821	1875	74,374	1,758
I 844	4.377	192	1800	30,635	1,846	1870	<i>77,</i> 031	2,657
r 845	4,633	256	1861	31,286	651	1877	79,208	2,177

### TABLE SHOWING THE MILEAGE, CAPITAL, COST, AND REVENUE OF ALL THE RAILROADS OF THE UNITED STATES FOR 1877.

[From Poor's Manual of the Ra lroads of the United States for 1878-79.]

STATES.	Length Sidings,		CAPITAL ACCOUNT.					
	of line.	track, etc.	Capital stock.	Funded debt.	Other debt.	Total amount.		
<del></del>	Miles.	Miles.	s	<u> </u>		\$		
Alahama			T 1	7 1		94,210,023		
						16,420,428		
						103,494,275		
					508.864	32,899,664		
Connecticut	1,019.70	312.91	38,225,047	15,694,000	2,915,187	56,834,234		
Dakota	295.50	11.00	6,279,933	1,489,950	206,394	7,976,277		
						4,778,081		
						16,952,960		
Georgia		147.50				64,303,100		
Illinois	9,027.37	1,668.54	237,298,428	202,670,143	24,511,202	464,479,773		
Indiana	3,704.90	486.22	79,786,786	89,900,124	15.312,792	184,999,702		
						96,352,632		
Kantucky					3,4/1,/24	110,289,774		
Lousiana						<b>7</b> 0.325,446 36,057,325		
					-			
Maine						42,221,132		
						119,726,966		
						165,035,408 156,481,549		
				84,927,057		77,215,654		
i	2,103 32	130.31	39,013,171					
	324.50	21.25	3,512,708			9,544,558		
	4,352.24		121,730,741			252,259,360		
Nebraska			14,188,278		1,143,901	34,120,416 5,280,000		
New Homoshire						23,565,578		
_	"	141.30				• • • • • • • • • • • • • • • • • • • •		
New Jersey		1,040.34		104,172,500	3,022,993	196,264,984		
		3,301 23				499,284,848		
				12,057,224		31,099,173		
			215,488,709			434,549,706 12,250,000		
						-		
						658,755,395		
			4.573.393			7,281,655		
						40,237,579		
			16,418,770			33,973,931		
1 exas	2,090.71	143.09	20,891,333	50,315,991	5,400,775	88,674,099		
Utah	283.25	30.16	5,505,000	5,670,000	156,000	11,331,000		
Vermont	776.7I	195.44	23,882,964	20,570,400		48,116,306		
Virginia:		183.71	44,453,852	53,301,517		106,000,695		
						4,509,219		
West Virginia	147.70	28.80	6,214,285	555,000	2,088,003	9,457,948		
Wisconsin	2,901.74	276.16	58,357,542	5 <b>8,329,252</b>	3,884,735	119,571,529		
Union Pac. R. R	1,042.40	110.00	36,762,300	78,062,512	1,000.000	115,824,812		
Central Pac.R.R	1,203.35	169.44	54,275,500	82,740,680	11,598,820	148,615,000		
	Dakota Delaware Florida Georgia Illinois Indiana Ilowa Kansas Kentucky Lousiana Maine Maryland & D.C Massachusetts Michigan Minnesota Miss ssippi Missiouri Nebraska Nevada New Hampshire New Jersey New York North Carolina Ohio Oregon. Pennsylvania Rhode Island South Carolina Tennessee Texas Utah Vermont Virginia Washington West Virginia Wisconsin Union Pac, R.	Arkansas	Arkansas. 474.00 Calitornia 1,375.46 Colorado. 843.26 Connecticut 1,019.70  Dakota. 295.50 Delaware. 199.12 18 43 Florida. 459.20 Georgia 2,398.42 147.50 Illinois 9,027.37 1,668.54  Indiana. 3,704.90 486.22 Illinois 2,827.99 191.38 Kansas. 2,282.44 175.24 Kentucky 1,528.92 193.86 Lousiana 991.75 80.82  Maine. 1,060.38 126 92 Lousiana 991.75 80.82  Maine. 1,060.38 126 92 Maryland & D.C. 1,187.81 738 86 Massachusetts 2,010.57 Michigan 3,299.99 579.27 Minnesota 2,103.32 136.31  Miss ssippi 324.50 4352.24 557.02 Missiouri 4,352.24 557.02 Nebraska 736.98 61.23 New Hampshire 798.77 141.36  New Jersey 1,699.15 1,040.34 New York 5684 63 3,301.23 North Carolina 1,216.55 Ohio 5,795.31 Oregon 247.50  Pennsylvania 5,541.07 3,229.87 Rhode Island 138.19 South Carolina 1,483.80 Tennessee. 1,058.55 92.80 Texas 2,096.71 143.09  Utah 283.25 30.16 Vermont 776.71 Virginia 1,883.20 Washington 191.00 West Virginia 147.70 288.80  Wisconsin 2,901.74 276.16  Union Pac. R. 1,042.40 110.00	Arkansas         474.00         13,75         3,502,900           Calitornia         1,375.46         116.48         56,473,374           Colorado         843.26         31.43         17,590,300           Connecticut         1,019.70         312.91         38.225,047           Dakota         295.50         11.00         6,279,933           Delaware         199.12         18 43         2,659,019           Florida         459.20         24.65         103,10,000           Georgia         2,398.42         147.50         39,053,596           Illinois         9,027.37         1,668.54         237,298,428           Indiana         3,704.90         486.22         79,786,786           Illinois         9,027.37         1,668.54         237,298,428           Indiana         3,704.90         486.22         79,786,786           Ikansas         2,827.99         191.38         55,548,207           Kansas         2,283.44         175.24         36,484,950           Kentucky         1,528.92         193.86         40,717,372           Lousiana         1,066.38         126.92         16,138,104           Maryland & D.C         1,187,81         738.86	Arkansas 474.00 Calitornia 1,375.46 Calitornia 1,375.46 Colorado. 843.26 Colorado. 1,019.70 Connecticut 1,019.70 C	Arkansas 474.00 Calitornia 1,375.46 Colorado 843.26 Supersolution 1,009.70 Dakota 295.50 Delaware 199.12 Florida 459.20 Georgia 2,398.42 Illinois 9,027.37 Illinois 9,027.3		

### RECAPITULATION BY GROUPS OF STATES.

New England	5,750.32 14,459 43 13,744.09 40,742.75 2,265.96	1,943.58 8,302.43 1,090.10 6,262.69 221.85	209,402,676 706,203,195 263,848,572 974,549,821 68,236,534	111,919,422 702,755,833 222,495,198 999,520,205 57,844,800	25.778,973	343,054,313 1,473,441,097 512,122,743 2,076,299,563 136,864,494
Pacific Railroads	76,962,60 2,245.75	17,820.65 279.44	2,222 240,798 91,037,800	2,094,515,458 160,803,192	225,005,954 12,598,820	4,541,762,210 264,439,812
United States	79,208.35	18,099.49	2,313,278,598	2,255,318,650	237,604,774	4,806,202,022

### STATEMENT SHOWING THE MILEAGE, CAPITAL, COST AND REVENUE OF ALL THE RAILROAD3 OF THE UNITED STATES.

FOR 1877.—Concluded.

(From Poor's Manual of the Railroads of the United States for 1878-79.)

		Cost of	Re	VENUE ACCOU	NT.	Interest	Dividends	
	STATES.	Railroad and Equipment.	Gross Earnings.	Working Expenses.	Net Earnings.	paid on Bonds.	paid on Stock.	
		•	•	•	\$	\$	\$	
1	Alabama	88,720,645	5,903,907	4,509,758	1,394,149	958,678	75,563	
2	Arkansas	16,429,428	463,104	368,136	194,968	930,070	73,393	
3	California	99,845,256	5,770,151	4,127,851	1,642,300	2,635,712		
4	Colorado	32,035,150	1,064 223	635,178	429,045	245,823		
5	Connecticut	55 393.077	9,241,186	5,665,476	3.575,710	830,820	2,299,937	
6	Dakota	7,976,277	485,001	332,708	152,293	117,796		
7	Delaware	4,716,907	533,835	373,417	160,418	69,000	85, <b>8</b> 19	
8	Florida	17,420,000	• • • • • • • • •				,	
9	Georgia	59,441,622	6,561,680	4,195,296	2,366,384	569,011	1,263,750	
0	Illinois	447,549.804	56,830, <del>06</del> 0	34,738,479	22,001,581	9,578,195	7,408,265	
ī	Indiana	162,736,695	15.721,638	12,157,240	3,564,398	3,119,678	344,603	
2	Iowa	95,447,283	5 630,443	4,373,493	1,256,950	1,411,063	956,223	
3	Kansas	97,676,358	8,071,888	4,957,968	3,113,920	2,207,329		
4	Kentucky	65,018,725	6,675,620	3,962,081	2.713.539	1,274,063	553,27	
5	Louisiana	36,427,325	3,854,855	3,216,379	638,476	3,200	• • • • • • • • • • • • • • • • • • • •	
6	Maine	42,383,021	3,548,472	2,855.549	692,923	939,789	437,82	
7	Maryland and Dist. of Col	92,210,861	14,077,624	8,643,614	5,434,010	3 482,039	1,373.37	
8	Massachusetts	145,177,805	23,510,562	16,315,754	7,194,808	2.718,178	3,213 89	
9	Michigan	138,971,992	14,183,492	10,632,258	3,551,234	3,334,272	205 91:	
20	Minnesota	76,607,048	4,446,050	3,223,955	1,222,095	875,881	178,140	
21	Mississippi	7,561,581	909,851	563,067	346,784	253.436		
22	Missouri	231,907,771	20,375.459	12,421,345	7,954,114	4,551,372		
3	Nebraska	24,681 784	1,530,368	1,012,998	517,370	365.316		
4	Nevada	5,280.000				175.000		
35	New Hampshire	23,055,005	3,054,851	2,306, <del>667</del>	748,186	292,467	695,07	
6	New Jersey	162,795,016	21,666,176	13,687,238	7,978,938	4,485,146	3,854,79 10,088 31	
7	New York	421,622,317	56,008,809	36,543,812	19,464,997	10,148,551	10,088 31	
8	North Carolina	32 234,041	1,801,724	1,226,507	575,217	291 385	341,66	
9	Ohio	378 457,413	44.477.847	30,025,738	14,452,109	8,599,523	5,033,70	
ю	Oregon	6,080,726	867,234	463,223	404,011	402,827		
I	Pennsylvania		63,019,839	35,140,781	27,879,058	19,031,761	9,471,82	
2	Rhode Island	6,030,423	1,195.706	777,090	418,616	151,353	331,00	
33	South Carolina		3,464,790	2,274,215	1,190,575	947,087	108,70	
4	Tennessee	36,893,432	3,616,690	2,223,072	1,393,618	897,014	294,58	
15	Texas	82,842,915	8,690,914	5,278,845	3,412,069	2,556,777		
6	Utah		1,000,454	443,425	566,029	214,104	240,09	
7	Vermont		4,039,688	2,934,183	1,105.505	493,786		
8	Virginia	92,029,200	7,023,241	4,977.637	2,045 604	1,103,431	103,25	
9	Washington		120,083	77,286	42,797			
ρ	West Virginia	9,777,516	636,838	520,770	116,068		16,36	
ĮI	Wisconsin	113,552,034	11,234,029	7,060,932	4,173,097	2,791,771	429,60	
	Union Pacific R. R		12,948,476	5,552,092	7,396,384	3,484,765	2,939,60	
	Central Pacific	145,309,575	19,221,606	11,564,408	7,657,198	3,446,068	4,342,04	

### RECAPITULATION BY GROUPS OF STATES.

	1					
New EnglandMiddle	313,233,185	44,590,465		13,735,746 <b>60,696</b> ,5 <b>7</b> 5	5,426,393 36,983,957	6,977,726
Southern	1,084,650,055 484,228,330	40,449,196	94,031;516 27,668,782	12,780,414	6,207,305	2,757,153
Western and Southwestern	1,906,871,952 126,699,875	7,766,922	127,119,273 5,111,785	66,085,243 2,655,137	39,754,796 3,427,643	
Pacific Railroads	3,915,683,397 264,508,330	440,739,190 32,170,082	284,786,075 17,146,500	155,953,115 15,023,582	91,890,094 6,930,833	61,274,672 7,281,640
United States	4,180,191,727	472,909,272	301,932,575	170,976,697	98,820,927	58,556,312

### POPULATION OF THE UNITED STATES

	STATES AND TERRITORIES.	1	1790.	:	x800.		1810.	:	1820.
	The United States		3,929,214		5,308,483		7,239,881		9,633,82
	The States		3,929,214		5,294,390		7,215,858	9,600,783	
2	Alabama ArkansasCalifornia.		2	::				19 25	127,90 14,25
3	Connecticut Delaware	8 16	237,946 59,096	8 17	251,002 64,263	9 19	261,942 72,674	14 22	275,14 72,74
7	Florida Georgia Illinois		82,548	12 	162,686	11 23	252,433 12,282	11 24	340,98 55,16
3	IndianaIowa Kansas			20	5,641	21	24,520	18	147,17
2	Kentucky Louisiana	14	73,677	9	220,955	 7 18	406,511 76,556	6 17	564,13 152,92
5	MaineMarylandMassachusetts	6	96,540 319,728 378,787	14 7 5	151,719 341,548 422,845	14 8 5	228,705 380,546	12 10 7	298,26 407,35 523,15
3	MichiganMinnesotaMississippi			••		24	4,762	26	8,70
2	MissouriNebraska			 	8,850	22	40,352 20,845	21 23	75,4 66,5
3	Nevada New Hampshire New Jersey	 10 9	141,885 184,139	II IO	183,858 211,149	16 12	214,460 245,562	15 13	244,0 277,4
5	New York North CarolinaOhio	5 3	340,120 393,751	3	589,051 478,103	4	959,049 555,500	4	1,372,1 638,8
7 B	OregonPennsylvania	 2	434,373 68,825	18	45,3 <sup>6</sup> 5 602,3 <sup>6</sup> 5	13 	230,760 810,091	3	581,2  1,047,5
1 2	Rhode IslandSouth CarolinaTennessee	7	68,825 249,073 35,691	16 6 15	69,122 345,591 105,602	17 6 10	76,931 415,115 261,727	20 8 9	83,0 502,7 422,7
3	TexasVermontVirginia	12	85,425 747,610	-3 13	154,465 880,200	15 1	217,895	16 2	235,9 1,065,1
5	West Virginia. Wisconsin	::	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	 			974,600		
	The States	==	0.000.054		F 204 200		7,215,858		9,600,7
	·		3,929,214		5,294,390 		· · · · · · · · · · · · · · · · · · ·		9,000,7
2	ArizonaColoradoDakota				•••••	::			
3 4 5	District of ColumbiaIdaho			I	14,093	ï	24,023		33,0
6 7 8	Montana New Mexico Utah			::				::	
9	Washington Wyoming			::	•••••	::		::	
	The Territories	==		==	14,093	=	24,023,		33,0
	Total Population	-	3,929,214		5,308,483	_	7,239,881		9,633,8
	Total Topulation		3,929,224				· · · · · · · · · · · · · · · · · · ·		Increase
Ì				P	ncrease er eent. 190–1800,	F	Increase er cent. 1801-10		er cent. 1810-20
١	,				35.10		.36.38.	1	33.06

### AT EACH CENSUS, 1790-1870.

STATES AND TERRITORIES.		18 <b>30.</b>		1849.		1850.		1860.		1870.
The United States		12,866,020		17,069,453		23,191,876		31,443,321		38,558,37
The States		12,820,868		17,019,641		23,067,262		31,183,744		38,115,64;
labamarkansas	15 27	309,527 30,388	12 25		12 26	771,623 209,897	13 25	964,201 435,450	16 26	996,994 484,47
alifornia	<u>::</u>		i ::		29	92.597	26	397,994	24	560,242
Connecticut	16	297,675	20	3,,,-	21	370,792	24		25	537,454
lorida	24	76,748	27	78,085 54,477	30	91,532 87,445	.32	112,216 · 140,424	34	125,01
eorgia	25 10	34,730 516,823	9		31.	906,185	31	1,057,286	33 12	1,184,100
linois	20	157,445	14	476,183	II	851,470	4	1,711,951	4	2,539,89
diana	13	343,031	10	685,866	7	988,416	6	1,350,428	6	1,680,63
wa		3137 3	28	43,112	27	192,214	20	674,913	·II	1,194,020
ansas							-33		29	364,399
entucky	6	687,917	6	779,828	8	982,405	9	1,155,684	8	1,321,01
ouisiana	19	215,739	19	352,411	18	517,762	17	708,002	21	/,,
aine	12	399,455	13	501,793	16	583,169	22	628,279	23	626,91
aryland	ΙΙ	447,040	15 8	470,019	17	583,034	19	687,049	.20.	
assachusettsichigan	8 26	610,408 31,639	23	737,699 212,267	20	994,514 397,654	.16	749,113	13	. 1,457,35 1,184,059
innesota	20	31,039	-3		33	6,077	30	172,023	28	439,700
ississippi	22	136,621	17	375,651	15	606,526	14	791,305	18	827,92
issouri	21	140,455	16	383,702	13	682,044	8	1,182,012	5	1,721,29
ebraska	. <b>.</b>			,			35	28,841	.35	122,99
evada		<b></b>					36	6,857	37	42,49
ew Hampshire	18	269,328	22	284,574	22	317,976	27	326,073	31	318,300
ew Jersey	14	320,823	18	373,306	19	489,555	- 21	672,035	17	906,090
ew York	I	1,918,608	I	2,428 921	I	3,097,394	I	3,880,735	I.	4,382,759
orth Carolinahio	5	737,987	7	753,419	10	869,039	· 12	992,622	14	1,071,361 2,665,260
regon	4	937,903	3.	1,519,467	3.	1,980,329	3	2,339,511	-3 36	90,923
ennsylvania		1,348,233	2	1,724,033	32	13,294 2,311,786	34	52,465 2,906,215	2	3,521,951
hode Island	23	97,199	24	108,830	28	147,545	29	174,620	32	217,353
outh Carolina	9	581,185	11	594,398	14	668,507	18	703,708	.22 .	705,606
ennessee	7	681,904	5	829,210	5	1,002,717	10	1,109,801	9	1,258,520
exas			••	· · · · · · · <u>·</u>	15	212,592	23	604,215	19	818,579
ermont	17	280,652	21	291,948	23	314,120	28	315,098	30	330,551
irginiaVest Virginia	3	1,211,405	4	1,239,797	4	1,421,661	5	1,596,318	10 27	1,225,163
isconsin	• • •		29	30,945	24	305,391	15	775,881	15	442,014 1,054,670
				3-1945	<b>-</b>	3-3,39-		775,002		-,-,-,-
The States		12,820,808	17,019,641		23,067,262		31,183,744		38,115,641	
rizona									_	- 6-6
olorado	• •		• •		• •		• • •	34,277	9	9,658 39,86
akota	• •						<del>4</del>	4,837	8	. 14,181
istrict of Columbia	ī	39,834	I	43,712	2	51,687	.2	75,080	1	131,700
aho							••		7	14,999
ontana	٠.				• • •					20,595
ew Mexico	• •		• •		I	61,547	I	93,516	2	91,874
tah	• •		• •		3	11,380	3	40,273	3	86,786
/asnington/yoming	• •		• •				5	11,594	5 10	23,955 9,118
,										,,
The Territories		39,834		43,712		124,614		<b>2</b> 59,577		442,730
Total Population	12,866,020			17,069,453		23,191,876		31,443,321		38,558,371
		ncrease er cent.		ncrease er cent.		ncrease er cent.	Increase per cent.			ncrease er cent.
		820-30,		830-40,		840-50,		850-60,		1860-70
		32.51		33.52		35.83.		35.11		22.65

States and Territories when arranged according to magnitude of population.

### AREA AND POPULATION OF THE UNITED STATES.

We present below a tabulated statement of the area and population of the United States by States and Territories and geographical divisions, according to the census of 1870, with the estimated population in 1879, and the number of traders in business. This statement presents the matter in a concise and clear form. It is proper to add that the Territory of Alaska is not taken into consideration in these computations. The area of this Territory brings the total area of the United States up to 3,603,884 square miles.

STATES AND TERRITORIES.	Area, Square Miles.	Population, Cersus 1870.	Estimated Population, 1879.	Number in Business, 1879.
EASTERN STATES.				
Maine		626,915	650,000	11,004
New Hampshire	9,280	318,300	320,000	7,587
Vermont	10,212	330,551	330,000	6,751
Boston City	7,800	1,457,351	1,821,000	36,713
Rhode Island.	1,306	217,353	300,000	5,123
Connecticut	4.750	537,454	630,000	12 587
Total Eastern States	68,348	3,487,924	4,051,000	79.765
New York	47,000	4,382,759	4,995,000	73,208
New Jersey	8,320	906,056	1,132,000	19,500
Pennšylvania	46,000	3,521,951	4,125,000	60,540
Delaware	2,120	125.015	145,000	3,635
Maryland	11,124	780,894	860 000	13,329
•	64	131,700	195,000	2,713
Total Middle States	114,628	9,848,415	11,452,000	229,385
Virginia	38,348 23,000	1,225,163	1,300,000	10,144
North Carolina	50 704	442 014 1,071 361	500,000 1,170,000	5,390 6,635
South Carolina	34,000	705 606	950,000	4,593
Georgia	58,000	1,184,109	1,375,000	7,748
Florida Alabama	59,268	187,748	250,000	1,879
Mississippi	50,722 47,156	996,992 827,922	1,150,000 1,000,000	5,315
Louisiana	41,346	726,915	1,000,000	5,525 7.859
Texas	274 356	818,579	2,000,000	11,909
Arkansas	52,108	484,471	700,000	4,211
Kentucky Tennessee	37,680	1,321,011	1,500,000	16,846
Total Southern States	45,600	1,258,520	1,400,000	8,243
WESTERN STATES. Ohio	812,378	11,252,411	14,295,000	96,297
Cincinnati City	39,960	2,665,260	3,120,000	3 49,158
Indiana	33,809	1,680,637	2,040,000	25,402
Illinois	55,410	2,539,891	3,500,000	<b>51,075</b>
Michigan	56,451	1,184,059	1,500,000	23,336
Wisconsin	53,924	1,054,670	1,400,000	20,305
Minnesota	55,045 83,531	1,194,020 439, <i>7</i> 06	1,700,000 765,000	22,760
Missouri				9,127
St. Louis City	65,530	1,721,295	2,400,000	<b>{ 26,878</b>
Kansas Nebraska	81,318 75,995	364,399 122,993	700,000 500,000	8,863 4,029
Total Western States:	600,973	12,966,930	17,625,000	240,933
Oregon	95,274	90,923	120,000	2,679
San Francisco City	188,981	560,247	760,000	17,058
Colorado	104,500	39,864	200,000	2,522
Utah	84 476	42,491 86,786	100,000	1,516
New Mexico	121,201	91,874	ļ	369
Wyoming	97 883	9,118	1	394
Idaho	86,294	14,999	467,000	299
Dakota	150 932	14,181	1.7,	840
Washington	143 776 69 994	20,595 23,955		401 316
Arizona	113,916	9,658		202
Total Pacific States and Territories	1,369,317	1,004,691	1,762,000	28,361
Grand Totals	2,965,644	38,558,371	49,185,000	674,741

### INSURANCE YEAR BOOK.

### POPULATION OF ALL CITIES AND TOWNS IN THE UNITED STATES

HAVING A POPULATION OF OVER 10,000 IN 1870.

With Population by State or Local Census of Later Date.

1870.   1875.   1875.   1876			Рори	ATION.			Poru	LATION.
Altonn. Ohio 10,006 Albany N. Y. 75,216 86,013 Alleandria. Va. 13,570 Allexandria. Va. 13,570 Allexhery. Penn. 33,180 Allentown. Penn. 10,610 Allethown. Penn. 13,884 Allentown. Penn. 13,884 Alletown. N. Y. 17,225 Algusta. Ga. 21,789 Auburn. N. Y. 17,225 Augusta. Ga. 15,389 Aurora. III. 11,162 Baltimore. Me. 18,289 Augusta. Ga. 15,389 Aurora. III. 11,162 Baltimore. Me. 18,280 Bay City. Mich. 7,064 Balgor. Me. 18,280 Bay City. Mich. 7,064 Bildeford. Me. 10,282 Binghamton. N. Y. 12,622 Binghamton. N. Y. 12,629 Binghamton. N. Y. 12,629 Binghamton. N. Y. 13,659 Boston. Mass. 250,526 Brookhaven. N. Y. 305,099 Bustington. Va. 14,359 Bustington. Va. 14,359 Cambridge. Mass. 26,526 Camden. N. J. 36,545 Camden. N. J. 36,547 C	CITIES.	STATES.	1870.	1875.	CITIES.	STATES.	1870.	1875.
Akron. Ohio 10,006 Albany N. Y. 76,261 86,013 Alleandria Va. 13,570 Allexandria Va. 13,570 Allexhery. Penn. 33,180 Allentown Penn. 13,180 Allentown Penn. 10,610 Atlanta. Ga. 21,780 Auburn. N. Y. 17,225 Augusta. Ga. 15,380 Aurora Ill. 11,162 Baltimore. Me. 18,280 Aurora Ill. 11,162 Baltimore. Me. 18,280 Bay City. Mich. 7,064 Bangor. Me. 18,280 Bay City. Mich. 7,064 Biddeford. Me. 10,282 Binghamton. N. Y. 12,692 Binghamton. N. Y. 12,692 Binghamton. N. Y. 12,692 Boston. Mass. 250,526 Brookhaven. N. Y. 10,159 Bridgeport Conn. 18,969 Brookhaven. N. Y. 10,159 Brookhaven. N. Y. 10,159 Brookhaven. N. Y. 10,159 Brookhaven. N. Y. 10,159 Brookhaven. N. Y. 13,690 Burlingron. V. 14,389 Burlingron. V. 14,389 Cambridge Mass. 26,262 Camden. N. J. 36,604 Camden. N. J. 36,605 Charleston. Mass. 26,262 Camden. N. J. 38,905 Charleston. Mass. 26,262 Camden. N. J. 38,905 Charleston. Mass. 26,262 Charleston. Mass. 26,262 Camden. N. J. 36,905 Charleston. Mass. 26,262 Charleston. Mass. 26,262 Charleston. Mass. 26,262 Charleston. Mass. 26,262 Charleston. Mass. 26,267 Charleston. Mass. 26,262 Charleston. Mass. 26,267 Charleston. Mass. 26	Adams	Mass	TO 000	75 760	Janesville	Wie	8 780	10,111
Albany N. Y								109,225
Allezhery. Penn. 53,186 Alleghery. Penn. 53,186 Allentown. Penn. 13,884 Allentown. Penn. 13,884 Altoona Penn. 10,610 Atlanta. Ga. 21,789 Auburn. N. Y. 17,225 Augusta. III. 11,162 Baltimore. Md. 267,334 Bangor. Me. 18,269 Bay City. Mich. 7,064 Balgor. Me. 18,269 Bay City. Mich. 7,064 Biddeford. Me. 10,282 Binghamton. N. Y. 12,692 Binghamton. N. Y. 12,692 Binghamton. N. Y. 12,692 Binghamton. N. Y. 12,692 Brooklyn. Mass. 250,526 Brooklyn. N. Y. 30,593 Burfalor. N. Y. 30,593 Burfalor. N. Y. 30,593 Burlington. Iowa 14,930 Burlington. V. 14,493 Burli	Albany	N. Y			† Kansas City			32,737
Alleintown			13,570		Keokuk	Iowa		11,840
Altona   Penn   10,610   Altona   Ga   21,786   Aluburn   N   Y   17,225   R3,350   Lancaster   Penn   20,233   Auburn   Ran   T1,870   Lawrence   Mass   28,024   Lavence   Mass   28,024   Lavence   Mass   28,024   Lavence   Mass   28,024   Lavence   Mass   28,025   Lavence   Mass   28,025   Lavence   Mass   13,650   Laccaster   Penn   23,500   Penn   24,500   Penn   24,500   Penn		Penn						20,474
Aduburn. N. V. 17,225 18,359		Penn						11,102
Auburn.         N. Y.         17,225         18,359         Lawrence.         Mass.         28,021           Augusta.         Ga.         15,389         Leviston.         Me.         13,600           Baltimore.         Md.         267,354         Leviston.         Me.         13,600           Bangor.         Me.         18,269         13,690         Lockeston.         Ky.         14,240           Biddeford.         Me.         10,282         15,550         Logansport.         Ind.         12,190           Bloomington.         Ill.         14,590         So.540         Louswille.         Ky.         10,783           Brodklapeport.         Conn.         18,969         At4,910         Lowell.         Mass.         28,232           Brooklyn.         N. Y.         10,159         Hacon.         Ga.         10,899         Macon.         Ga.         10,899           Burlington.         V.         14,230         48,616         Madison.         Ind.         10,790           Burlington.         V.         14,230         47,838         Meriden.         N. H.         22,536           Camden.         N. J.         20,45         53,654         Meriden.         Conn.				1				
Augusta (15.389				18.250				34,916
Aurora   Ill				-61339				34,3
Bangor   Me	Aurora	Ill					13,600	
*Bay City Mich 7,064 13,690 Lockport N. Y. 12,466 Biddeford Me. 10,282 15,550 Long Island City N. Y. [new] Bloomington III. 14,590 Shoton Conn. 18,669 Lynn. Mass. 40,988 Bridgeport Conn. 18,669 Lynn. Mass. 40,988 Lynn. Mass. 40,988 Bridgeport Conn. 18,669 Lynn. Mass. 40,988 Lynn. Mass. 40,988 Brookhaven. N. Y. 10,159 11,451 Macon. Ga. 10,870 Burlington. Vt. 14,387 Madlen. Mass. 14,030 19,987 Manchester. N. H. 23,536 Burlington. Vt. 14,387 Manchester. N. H. 23,536 Camden. N. J. 20,045 33,854 Mineapolis. Minn 13,066 Charlestom Mass. 28,333 [Boston.] Chelsea Mass. 18,447 20,737 Minneapolis. Minn 13,066 Charlestow Mass. 28,339 [Boston.] Chelsea Mass. 18,547 20,737 Minneapolis. Minn 13,066 Charlestom Ohio 210,339 Nobile. Ala 32,034 Montgomery. Ala 10,583 Chicago. III. 298,977 Nobile. Minneapolis. Minn 13,066 Choloes. N. Y. 15,357 17,516 Newark. N. J. 10,543 Columbus. Ohio 31,374 New Albany. Ind. 15,336 New Albany. Ind. 15,336 Council Bluffs. Iowa 10,020 9,289 New Brunswick. N. J. 15,637 Newark. N. J. 10,503 12,444 New Bedford Mass. 21,330 New Albany. Ind. 15,336 Des Moines. Iowa 18,434 23,665 New Albany. Ind. 15,356 New Albany. Ind. 15,356 New Albany. Ind. 15,356 New Albany. Ind. 15,356 New Albany. N. Y. 17,044 New Bedford Mass. 21,330 New Brunswick. N. J. 15,638 New Albany. Ind. 15,356 New Albany. Ind. 15,355 New May. N. Y. 17,044 New Bedford Mass. 21,330 New Moines. Iowa 18,434 23,665 New Haven. Conn. 50,840 New Propert. R. I. 12,551 Newport. R. I. 10,076 N	Baltimore							
Binghamton   N.Y   12.692   15.550   Diomington   Ill.   14.590   Biomington   Ill.   14.590   Biomington   Ill.   14.590   Biomington   Ill.   14.590   Brookhaven   N.Y   10.59   Brookhaven   N.Y   10.59   Brookhaven   N.Y   10.59   Brookhaven   N.Y   396.090   484.616   Madison   Ind.   10.700   Buffalo   N.Y   117.714   134.573   Burlington   Ut.   14.987   Maden   Mass.   28.233   Burlington   Ut.   14.987   Manchester   N. H.   23.536   Cambridge   Mass.   39.634   47.838   Meriden   Conn.   10.495   Cambridge   Mass.   38.634   47.838   Milwaukee.   Wis.   71.440   Morisania   N. I.   20.045   33.853   Milwaukee.   Wis.   71.440   Morisania   N. I.   20.645   Morisania   N. Y.   19.660   Charlestown   Mass.   18.447   20.737   Morisania   N. Y.   19.600   Cincianati   Ohio   216.339   New Albany   Ind.   15.306   Morisania   N. Y.   19.600   Nashua.   N. H.   10.543   Concord   N. H.   12.441   New Bedford   Mass.   13.306   Morisania   N. Y.   17.044   New Brunswick   N. J.   10.543   Concord   N. H.   12.441   New Brunswick   N. J.   17.044   New Brunswick   N. J.   17.044   New Brunswick   N. J.   17.045   New Orleans   La.   191.488   N. Y.   19.089   Morisania   N. Y.   19.089   Morisania   N. Y.   19.089   Morisania   N. Y.   17.044   New Bedford   Mass.   12.306   Morisania   N. Y.   17.044   New Bedford   Mass.   12.306   New Orleans   La.   191.488   New Orleans   La.   191.48	Bangor	Me				Ark		
Binghamton   N. Y   12,692   15,550   Long Island City   N. Y   10,0753   Roston   Mass   250,526   341,919   Lowell   Mass   28,233   Roston   R	Biddeford			13,090				12,624
Bloomington   III		N. V		T E E E E C				15,609
Boston   Mass   250,526   341,919   Lowell   Mass   28,233   Brokleport   Conn   18,969   Strockhaven   N. Y   10,159   11,457   Macon   Ga   10,870   Broklyn   N. Y   396,099   484,616   Madison   Ind   Io,709   Broklyn   N. Y   396,099   484,616   Madison   Ind   Io,709   Mass   28,233   Machester   N. H   23,536   Madison   Ind   Io,709   Mass   Camden   N. J   20,045   33,852   Machester   N. H   23,536   Machester   N. H   23,636   Machester   N. H   23,536   Moville   Machester   N. H   24,241   Moville   Moville   Machester   N. H   Moville   Moville   Moville   Moville   Moville   Movi								
Bridgeport   Conn.   18,569   11,451   Macon   Ga   10,810   Brookhyn   N. Y   10,159   11,451   Macon   Ga   10,810   Brooklyn   N. Y   396,099   48,616   Maldon   Ind   10,709   Marchael   Ind	Boston	Mass			Lowell	Mass	40,928	49,688
Brocklyn   N. Y   366,000   484,616   Madison   Ind		Conn	18,969				28,233	32,600
Burlington   Iowa   14,930   19,987   Manchester   N H   23,536   Burlington   Iowa   14,936   19,987   Manchester   N H   23,536   Burlington   Vt		N. Y						• • • • • •
Burlington		N. Y					10,709	
Burlington		Iowa					22 526	10,843
Cambridge         Mass         39,634         47,838         Meriden         Conn.         10,495           Camden         N. J.         20,045         33,852         Milwaukee         Wis.         71,440         10           Charleston         S. C.         48,956         56,540         Minneapolis         Minn         13,066           Charlestown         Mass         28,323         (Boston.)         Montgomery         Ala         10,583           Chicago         Ill         298,977          Montgomery         Ala         10,583           Chicopee         Mass         9,607         Nashville         Tenn         25,865           Chicinanti         Ohio         21,239         Nashville         Nr.         10,583           Cleveland         Ohio         31,274          New Albany         Ind         15,396           Coloes         N. Y         15,357         17,516         New Bedford         Mass         21,320           Council Bluffs         Iowa         10,202         9,287         Newburswick         N. Y         17,014           Covington         Ky         24,505         Newburswick         N. Y         17,014			14.387	19,907				
Camden         N. J.         20.045         33,852         Milwaukee.         Wis.         71.440         Masc           Charleston.         S. C.         48,956         56,540         Minnapapolis         Minn         13,066           Chelsea         Mass.         18,547         20,737         Mobile         Ala         10,583           Chicago         III.         298,977         Montgomery.         Ala         10,583           Chicopee         Mass.         9,607         10,335         Nashville         N. H.         10,543           Cleveland         Ohio         216,239         Nashville         N. H.         10,543           Columbus         Ohio         31,274         New Albany         Ind.         15,396           Council Bluffs         Iowa         10,020         9,287         New Bedford         N. J.         15,058           Council Bluffs         Iowa         10,020         9,287         New Bursyick         N. J.         15,058           Council Bluffs         Iowa         20,038         21,234         New Dury Dri         Mass         12,505           Davton         Ohio         30,473         New Dri         N. Y.         17,044           <				47.838				
Charleston         S. C.         48,956         65,540         Minneapolis         Minn         13,066           Charlestown         Mass         28,323         [Boston.]         Mobile         Ala         32,034           Chlesea         Mass         18,547         20,737         Montgomery         Ala         10,583           Chicope         Mass         9,607         10,335         Montgomery         Ala         10,609           Chicope         Mass         9,607         10,335         Montgomery         Ala         10,609           Chicope         Mass         9,607         10,335         Montgomery         Ala         10,609           Cincord         Ohio         216,239         Montgomery         Ala         10,609           Cleveland         Ohio         29,287         New Albany         Ind         15,306           Coloes         N. Y         15,357         17,516         New Albany         Ind         15,305           Council Bluffs         Iowa         10,200         9,287         New Bedford         Mass         21,305           Davenport         Iowa         12,035         New Brunswick         N. Y         17,014           Des Moines	Camden	N. J			Milwaukee			100,775
Chicago		S. C	48,956					32,721
Chicago			28,323					• • • • • • • • • • • • • • • • • • • •
Chicopee			18,547					ř
Cincinnati         Ohio         216,239         Nashua         N. H         10,543           Cleveland         Ohio         92,829         N. Y         15,357         17,516         New Albany         Ind         15,395         12           Columbus         Ohio         31,274         New Bedford         Mass         21,320         New Bedford         Mass         21,320         New Brunswick         N. J.         15,058         15,058         15,058         New Brunswick         N. J.         15,058         15,058         16,000         16,000         16,000         16,000         17,014         New Brunswick         N. J.         15,058         17,014         New Brunswick         N. J.         15,058         17,014         New Brunswick         N. J.         15,058         18,000         10,000         17,014         New Brunswick         N. J.         18								
Cleveland		Ohio						
Columbus						Ind	15,396	•••••
Concord	Cohoes					N. J		123,310
Council Bluffs								25,805
Covington	Concord							16,660
Dayton								17,327
Dayton	Davenport							13,303
Des Moines								
* Detroit. Mich 79,577 101,255 Newport. R. I 12,521 Dubuque Iowa 18,434 23,665 Easton Penn 10,987 New York N. Y 942,292 1,00 * East Saginaw Mich 11,350 17,804 Norfolk Va 19,229 Elizabeth N. J 20,832 25,933 Elmira N. Y 15,863 20,538 Northampton Mass 10,160 Erie Penn 19,646 Evansville Ind 21,830 Norwich Conn 16,653 Evansville Ind 21,830 Norwich Conn 12,119 Fall River Mass 26,766 45,340 Oakland Cal 10,500 Fitchburg Mass 11,260 12,289 Ogdensburg N. Y 10,076 Fond du Lac Wis 12,764 15,308 Omaha Neb 16,083 Galesburg Ill 10,158 Oswego N. Y 20,910 G lveston Tex 13,818 Paterson N. J 33,579 Georgetown D. C 11,384 Paterson N. J 33,579 Georgetown D. C 11,384 Paterson N. J 33,579 Greenburgh N. Y 10,790 Hamilton Ohio 11,081 Peris Mass 11,125 Petris Mass 11,126 Petris Philadelphia Penn 674,022 Rhamilton Ohio 11,081 Pittsburg Penn 86,076 Hannibal Mo 10,125 Pittsburg Penn 86,076 Harrisburg Penn 23,104 Portland Me 31,413 Hartford Conn 37,180 Portsmouth Ohio 10,592	Des Moines	Iowa				Ky		
Easton         Penn         10,987          New York         N. Y         942,292         1,00           * East Saginaw         Mich         11,350         17,804         Norfolk         Va         19,229           Elizabeth         N. J         20,832         25,923         Norristown         Penn         10,753           Elmira         N. Y         15,863         20,538         Northampton         Mass         10,166           Erie         Penn         19,646         Norwich         Conn         15,653           Evansville         Ind         21,830         Norwalk         Conn         12,119           Fall River         Mass         26,766         45,340         Oakland         Cal         10,500           Fitchburg         Mass         11,260         12,289         Ogdensburg         N. Y         10,096           Ford du Lac         Wis         12,764         15,308         Omaha         Neb         16,683           Fort Wayne         Ind         17,718         Oswego         N. Y         20,910           Galesburg         Ill         10,158         Paterson         N. J         33,579           Georgetown         D. C							12,521	14,028
*Elast Saginaw Mich								16 105
Elizabeth N. J 20,832 25,923 Norristown Penn 10,753 Elmira N. Y 15,863 20,538 Northampton Mass 10,160 Erie. Penn 19,646 Norwich Conn 16,653 Evansville. Ind 21,830 Norwalk Conn 12,119 Fall River Mass 26,766 45,340 Oakland Cal 10,500 Fitchburg Mass 11,260 12,280 Ogdensburg N. Y 10,076 Fond du Lac Wis 12,764 15,308 Omaha Neb 16,083 Fort Wayne Ind 17,718 Oshkosh Wis 12,663 Galesburg Ill 10,153 Oswego N. Y 20,910 Georgetown D. C 11,384 Paterson. N. J 33,579 Georgetown D. C 11,384 Paterson. N. J 33,579 Georgetown Mass 15,389 16,754 Peoria Ill 22,849 *Grand Rapids Mich 16,507 25,923 Fetersburg Va 18,950 Greenburgh N. Y 10,790 In,997 Hamilton Ohio 11,081 Harrisburg Penn 23,104 Portland Mass 11,112 Harrisburg Penn 23,104 Portsmouth Ohio 10,592 Harrisburg Penn 37,180 Portsmouth Ohio 10,592		Penn				N. Y		1,046,037
Erie.         Penn         19,646         Norwich         Conn         16,653           Evansville.         Ind         21,830         Norwalk         Conn         12,119           Fall River         Mass         26,766         45,340         Oakland         Cal         10,500           Fitchburg         Mass         11,260         12,289         Ogdensburg         N. Y         10,076           Ford du Lac         Wis         12,764         15,308         Omaha         Neb         16,083           Fort Wayne         Ind         17,718         Oshkosh         Wis         12,663           Galesburg         Ill         10,158         Oswego         N. Y         20,910           G lveston         Tex         13,818         Paterson         N. J         33,579           Gloucester         Mass         15,389         16,754         Peoria         Ill         22,849           Forenburgh         N. Y         10,990         Petersburg         Va         18,950           Hamilton         Ohio         11,081         Pittsburg         Penn         64,022         8           Harrisburg         Penn         23,104         Portland         Me <t< td=""><td></td><td>N I</td><td></td><td></td><td></td><td>Penn</td><td></td><td>•</td></t<>		N I				Penn		•
Erie.         Penn         19,646         Norwich         Conn         16,653           Evansville.         Ind         21,830         Norwalk         Conn         12,119           Fall River         Mass         26,766         45,340         Oakland         Cal         10,500           Fitchburg         Mass         11,260         12,289         Ogdensburg         N. Y         10,076           Ford du Lac         Wis         12,764         15,308         Omaha         Neb         16,083           Fort Wayne         Ind         17,718         Oshkosh         Wis         12,663           Galesburg         Ill         10,158         Oswego         N. Y         20,910           G lveston         Tex         13,818         Paterson         N. J         33,579           Gloucester         Mass         15,389         16,754         Peoria         Ill         22,849           Forenburgh         N. Y         10,990         Petersburg         Va         18,950           Hamilton         Ohio         11,081         Pittsburg         Penn         64,022         8           Harrisburg         Penn         23,104         Portland         Me <t< td=""><td></td><td>N. Y</td><td></td><td></td><td></td><td></td><td></td><td>11,108</td></t<>		N. Y						11,108
Evansville.         Ind.         21,830         Norwalk.         Conn.         12,115           Fall River.         Mass.         26,766         45,340         Oakland.         Cal.         10,500           Fitchburg.         Mass.         11,260         12,289         Ogdensburg.         N. Y.         10,076           Fond du Lac.         Wis.         12,764         15,308         Omaha.         Neb.         16,083           Fort Wayne.         Ind.         17,718         Oshkosh.         Wis.         12,663           Galesburg.         Ill.         10,158         Oswego.         N. Y.         20,910           Glesorgetown.         D. C.         11,384         Paterson.         N. J.         33,579           Gloucester.         Mass.         15,389         16,754         Peoria.         Ill.         22,849           *Grand Rapids.         Mich.         16,507         25,923         Petersburg.         Va.         18,950           Hamilton.         Ohio.         11,081         Pittsburg.         Penn.         68,076           Hanrisburg.         Penn.         23,104         Pittsfield.         Mass.         11,112           Harrisburg.         Penn.         37,	Erie	Penn	19,646		Norwich	Conn		
Fitchburg Mass 11,260 12,289 Ogdensburg N. Y 10,076 Fond du Lac Wis 12,764 15,308 Omaha Neb 16,083 Fort Wayne Ind 17,718 Oshkosh Wis 12,663 Galesburg Ill 10,158 Oswego N. Y 20,910 Glesburg D. C 11,384 Paterson N. J 33,579 Georgetown D. C 11,384 Paterson N. J 33,579 Gloucester Mass 15,389 16,754 Peoria Ill 22,849 Paterson N. Y 10,700 Greenburgh N. Y 10,700 10,997 Hamilton Ohio 11,081 Pittsburg Penn 86,076 Hannibal Mo 10,125 Pittsburg Penn 86,076 Harrisburg Penn 23,104 Portland Me 31,413 Hartford Conn 37,180 Portsmouth Ohio 10,592	Evansville		21,830		Norwalk		12,119	<b>.</b>
Fond du Lac. Wis 12,764 15,308 Omaha Neb 16,083 Fort Wayne Ind 17,718 Oshkosh Wis 12,663 Galesburg Ill 10,158 Oswego N. Y 20,910 Georgetown D. C 11,384 Paterson. N. J 33,579 Georgetown Mass. 15,389 16,754 Peoria Ill 22,849 Grand Rapids Mich 16,507 25,923 Petersburg Va 18,950 Greenburgh N. Y 10,790 10,997 Hamilton Ohio 11,081 Pittsburg Penn 86,076 Hannibal Mo 10,125 Pittsfield Mass 11,112 Harrisburg Penn 23,104 Portland Me 31,413 Hartford. Conn. 37,180 Portsmouth Ohio 10,592						Cal		
Fort Wayne	Fond du Tac				Omaha			13,204
Galesburg         III         10,158         Oswego         N. Y         20,910           G lveston         Tex         13,818         Paterson         N. J         33,579           Georgetown         D. C         11,384         Pawtucket         R. I         6,619           Gloucester         Mass         15,389         16,754         Peoria         III         22,849           * Grand Rapids         Mich         16,597         25,923         Petersburg         Va         18,950           Greenburgh         N. Y         10,999         Philadelphia         Penn         674,022         8           Hamilton         Ohio         11,081         Pittsburg         Penn         86,076           Harrisburg         Penn         23,104         Portland         Me         31,413           Hartford         Conn         37,180         Portsmouth         Ohio         10,592	Fort Wayne	Ind.				Wis		17,015
Glveston. Tex. 13,818 Paterson. N. J. 33,579 Georgetown D. C. 11,384 Pawtucket. R. I. 6,619 Gloucester. Mass. 15,389 16,754 Peoria. III. 22,849 Persburgh. N. Y. 10,790 10,997 Hamilton. Ohio 11,081 Pittsburg. Penn. 86,076 Hannibal. Mo. 10,125 Pittsfield. Mass. 11,112 Harrisburg. Penn. 23,104 Portsmouth. Ohio 10,592 Harriford. Conn. 37,180 Portsmouth. Ohio 10,592						N. Y		22,455
Pawtucket   R. I.   6,619   Gloucester   Mass   15,389   16,754   Peoria   Ill.   22,849   Fernand Rapids   Mich   16,507   25,923   Petersburg   Va   18,950   Greenburgh   N. Y   10,790   10,997   Philladelphia   Penn   674,022   81   Fernand Rapids   Mo   10,125   Pittsburg   Penn   86,076   Fernand Rapids   Penn   23,104   Portland   Me   31,413   Hartford   Conn   37,180   Portsmouth   Ohio   10,592   10,000   Portsmouth   Ohio   10,592		Tex			Paterson	N. J		33,814
*Grand Rapids Mich 16,507 25,923 Petersburg Va 18,950 Greenburgh N, Y 10,790 10,997 † Philadelphia Penn 674,022 8: Hamilton Ohio 11,081 Pittsburg Penn 86,076 Hannibal Mo 10,125 Pittsfield Mass 11,112 Harrisburg Penn 23,104 Portland Me 31,413 Hartford Conn 37,180 Portsmouth Ohio 10,592		D. C	11,384				6,619	16,620
Greenburgh   N. Y   10,790   10,997   † Philadelphia   Penn   674,022   81   11,081   Pittsburg   Penn   86,076   Hannibal   Mo	# Connect Provide				Petershur-			•••••
Hamilton       Ohio       11,081       Pittsburg       Penn       86,076         Hannibal       Mo       10,125       Pittsfield       Mass       11,112         Harrisburg       Penn       23,104       Portland       Me       31,413         Harriford       Conn       37,180       Portsmouth       Ohio       10,592					+ Philadelphia			877 449
Hannibal       Mo       10,125       Pittsfield       Mass       11,112         Harrisburg       Penn       23,104       Portland       Me       31,413         Hartford       Conn       37,180       Portsmouth       Ohio       10,592	Hamilton							817,448
Harrisburg         Penn         23,104         Portland         Me         31,413           Hartford         Conn         37,180         Portsmouth         Ohio         10,592	Hannibal				Pittsfield	Mass		12,267
Hartford	Harrisburg				Portland			,
Haverhill Mass 13,002 14.628 Portsmouth Va 10.402	Hartford	Conn			Portsmouth	Ohio	10,592	
77 1 1 27 7 1 27 1 27 1 27 1 27 1 27 1	Haverhill	Mass	13,092	14,628			10,492	• • • • •
	Holyoken					renn		TO 950
		Ivi ass				RT		19,859 100,675
	* lackson	Mich						100,075
	J		,77/	-5,-59			[ سي-بب	

### POPULATION OF CITIES AND TOWNS IN THE U. S.—(Continued.)

_		POPULATION.				Population.	
Cities.	CITIES. STATES.		1875.	CITIBS.	STATES.	1870.	1875.
Racine	Wis	9,880	13,274	Stockton	Cal	10,066	
Reading		33,930		Syracuse		43,05I	48,315
Richmond	Va	51,038		Taunton	Mass	18,629	20,445
Rochester		62,386	81,673	Terre Haute	Ind	16,103	
Rockford	III	11,049		Toledo	Ohio	31,584	
Rome		11,000	11,992	Trenton	N. J	22,874	25,031
Rondout	N. Y	10,114	[King'n]	Troy	N. Y	46,465	48,821
Sacramento	Cal	16,283		Utica	N. Y	28,804	32,070
* St. Josep.h	Mo	19.565	23,099	Vicksburg	Miss	12,443	
* St. Louis	Mo	310,864	498,182	Washington	D. C	109,199	• • • • • •
St. Paul	Minn	20,030	33,178	Waterbury	Conn	10,826	
Salem	Mass		25,958	Watertown	N. Y	9,336	10,041
Salt Lake City	Utah T	12,854		West Troy	N. Y	10,693	
San Antonio	Tex	12,256		Wheeling	W. Va	19,280	• • • • • •
Sandusky	Ohio	13,000		Wilkesbarre,	Penn	10,174	• • • • • •
San Francisco	Cal	149,473		Williamsport	Penn	16,030	• • • • • • •
Saratoga Springs	N. Y	8,537	10,775	Wilmington	Del	30,841	• • • • • •
Savannah	Ga	28,235		Wilmington	N. C	13,446	
Schenectady	N. Y	11,026	12,748	Winona	Mich	7,192	10,737
Scranton	Penn		060	Woonsocket	R. I	11,527	13,168
Somerville	Mass	14,685	21,868	Worcester	Mass	41,105	49,317
Springfield	III	17,364		Yonkers	N. Y	12,733	17,269
Springfield	Mass	26,703	31,053	York	Penn	11,003	• • • • • •
Springfield	Ohio	12,652		Zanesville	Ohio	10,011	• • • • • •

<sup>\*</sup> Census of 1876.

RATE OF MORTALITY IN AMERICAN CITIES—NUMBER OF DEATHS PER ANNUM OUT OF 1,000 INHABITANTS.

		875. nonths.)	1876. (1 <b>year</b> .)	1877. (1 year.)	1878. (10 months.)
Baltimore	2	1.23	21.26	21.25	19.19
Boston	25	5 00	23.58	20 43	20.85
Brooklyn	25	5.91	24.92	21.61	20.23
Buffalo, N. Y	·		16.61	10.43	
Charleston, S. C	34	4.60	30.72	24.34	28.96
Chicago	20	0.29	20.42	18.24	15.75
Cincinnati	20	0.39	23. io	17.81	16.59
Dayton, O	14	4.22	14.04	12.29	13.07
Detroit, Mich	1		15.97	14.00	
Elmira, N. Y	1 17	7.01	15.56	14.53	18.66
Erie, Pa	18	8.74	13.40	13.71	13.10
Knoxville, Tenn	I I	4.25	12.92	14.72	
Memphis, Tenn	20	9 79	24.78	26.06	
Mobile, Ala	22	2.00	24.34	24.14	21.19
Milwaukee, Wis	1 1/	4.64	18.78	16.84	13.43
ashville, Tenn	4	3.17	31.82	29.57	21.77
wark, N. J	1 20	0.20	27.15	23.17	
w Haven, Conn	20	0.79	17.80	19.66	18.18
w Orleans, La	2	7.80	26.80	34.83	32.42
w York	20	9.79	27.23	34.03 24.36	25.47
erson, N. J					21.24
etersburg, Va		0.94	26.72	24.28	
etersburg, va	3+	1.06	31.31	24:46	18.20
hiladelphia		4.35	24.51	19.02	
ittsburg, Pa		1.69	21.90	23.87	23.41
rovidence, R. I		8.94	18.30	18.81	19.47
eading, Pa		9.55	27.95	22.50	22.22
Richmond, Va		4.97	22.18	21.93	19.05
chester, N. Y		4.39	21.27	<b>Į8.4</b> I	14.82
an Francisco		9.28	18.89	1kg.86	15.56
elma, Ala		2.53	16.87	19.62	30.81
t. Louis	16	6.19	13.48	rr.69	12.42
yracuse, N. Y	١		10.26	13.20	11.33
Toledo, O	24	4.90	14.80	13.54	12.32
Vashington, D. C.*	20	03	25.81	24.39	27.28
heeling, W. Vaonkers, N.Y	ıé	8.06	21.35	16.78	
	1 ::	9.29	23.37	17.81	14.40

<sup>\*</sup> The mortality rate of the colored population in Washington was reported by the Board of Health at 44.50; that of the white population at only 18.27.

### POPULATION OF CITIES HAVING 100,000 INHABITANTS OR UPWARDS.

Сіту.	Country.	CENSUS.	Population.
Abbeokuta	West Africa	••••	.150,000 (?)
Adrianople	Turkey	• • •	150,000 (?)
Agra	India	1871	149,008
Ahmedabad	India	1871	116,873
Allehabed	Egypt	1872	212,034
Allahabad	IndiaChina	1871	143,693
Amritsur	India	1871	300,000 (?)
Amsterdam	Netherlands	1875	135,813 289,982
Antwerp	Belgium	1875	145,101
Bahia	Brazil	,5	128,929
Baltimore	Maryland, U.S	1870	267,354
Bangalore	India	.1871	. 142,513
Bangkok	Siam	••••	500,000 (?)
Barcelona	Spain	1860.	189,948
Bareilly	India	1871	102,982
Barmen and Elberfeld	Prussia, Germany India	1875	167,093
Batavia	Java	1871	112,077
Beltast.	Ireland	1871	135,000
Benares	India	1871	174,394 175,188
Berlin	Prussia, Germany	1875	968,634
Beyrout	Syria		.100,000 (?)
Birmingham	England	.1871	343,787
Bologna	Italy	1871	115,957
Bombay	India	1871	644,405
Bordeaux	France	1876	215,140
Boston	Massachusetts, U. S	1875	. 341,919
Bradford	England	1871	145,830
BremenBreslau	Germany Prussia	1875 1875	102,177
Brighton	England.	1871	239,050
Bristol	England	1871	182,552
Brooklyn	New York, U. S	1875	484,606
Brusa	Turkey		
Brussels	Belgium	.1875	376,965
Bucharest	Turkey		221,805
Buda-Pest	Hungary	1869	270,476
Buenos Ayres	Agentine Republic	1869	
Buffalo	New York, U. S	1875	
Cairo	Egypt.	1872	349,883
Calcutta	India China		794,645
Campore	India	1871	
Changkiakau	China		200,000 (?)
Changchow	China		1,000,000 (?)
Chefoo	China		120,000 (?)
Chingtu	China		800,000 (?)
Chinkiang	China		130,000 (?)
Chungking	China		250,000 (?)
Chicago	Illinois, U. S		298,977
Cincinnati	Ohio, U. S	1870	216,239
Colombo	Prussia	1875	135,518
Constantinople	Turkey	. 1871	100,238
Copenhagen.	Denmark.	1870	197,576
Damascus	Turkey		150,000 (?)
Delhi,	India	1871 .	154,417 (?)
Detroit	Michigan, U.S	1874	101,255
Dhar	India		100,000
Dresden	Saxony	1875	197,295
Dublin	Ireland	1871	246,326
Dundee	Scotland	1871	119,141
Edinburgh	Scotland	. 1871 .	197,531
ErzroumFez	Turkey	• • • • •	100,000
Florence (Firenze)	Italy	1871	150,000 (?) 167,093
Foo-chow	China	10/1	600,000 (?)
Frankfort-on-the-Main	Germany	1875	103,315
Genoa	Italy	1871	130,269
Ghent.	Belgium	1875	130,092
Glasgow	Scotland	. 1871	477,144
Gwalior	India	· · • • • •	200,000 (?)
Hague	Netherlands	1875	100,254
Hamburg	Germany	1875	264,675
Hankow.	China	-0	600,000 (?)
Hanover	Prussia	1875	106,689
Hanyang	China	• ••••	190,000 (?)
	China	••••	205,676

### POPULATION OF CITIES, &c.—(Continued.)

Сіту.	Country.	CENSUS.	POPULATION.
Hong Kong	China (British Colony)	 1871	25,5 40
Hull	England China	10/1	121,892
Hwangyoven Hyderabad	India		200,000 (?)
Jersey City	New Jersey, U.S	1875	109,227
joudpore	India		150,000 (?)
Kagosima	Jupan		130,000 (?)
Kecho	India	••••	150,000 (?)
Kichinew	Russia	1870	102,427
Kiew	Russia	1870	116,774
Kirin	Prussia.	1875	122,445
KonigsbergKumamoto	Japan		300,000 (?)
Leeds	England	1871	259,212
Leicester	England	1871	109,830
Leingkong	China		250,000 (?)
Leipzig	Saxony	1875	127,387
Leon	Mexico	::	100,000 (?)
Liege	Belgium	1875	115 956
Lille	France	1876 1876	162,775
Lima	Portugal	1874	100,073 224,063
LisbonLiverpool	England	1871	493.495
London	England	1871	3,254,260
Louisville	Kentucky, U. S	1870	100,753
Lucknow	India	1871	284.779
Lyon	France	1876	342,815
Madras	India	1871	397,552
Madrid	Spain	1870	332,024
Magdeburg	Germany	1875	122,789
Manchester	England Burmah	1871	351,189
Mandalay	Philippines	••••	160 000 (?)
Manila	France	1876	318,868
Melbourne	Australia	1874	212.178
Messina	Sicily	1871	111,854
Mexico	Mexico		230,000 (?)
Miako (Kioto)	JapanItaly	• • • • •	374,496 (?)
Milan	Italy	1871	199,009
Milwaukee	Wisconsin, U. S	-6	100,175
Montevideo	Uruguay	1872	105.295
Montreal	Canada	1871 1870	107,225 601,669
Mukden	China		170 000 (?)
Munich	Bavaria	1875	190,867
Nagasaki	Japan	••••	111,231 (?)
Nanking	China		450,000 (?)
Nantes	France	.1876	122,247
Naples (Napoli)	Italy	1871	448,335
Newark	New Jersey, U. S	1875	123,310
Newcastle	England	1871	128,443
New York	New York, U. S	1875	1,046 037
NingpoOdessa	Russia	1870	245,000 (?) 139,462
Osaka	Japan	1670	373,000 (?)
Ouroumtsi	China		150,000 (?)
Palermo	Italy	1871	219,398
Paoting	China		120,000 (?)
Paris	France	1876	1,988,806
Patna	India	1871	158,900
Peking	China		1,000,000 (?)
Pernambuco	Pennsylvania, U. S	1872 1876	817.448
Philadelphia	India	10,0	118,886
Portsmouth	England	1871	113 569
Prague	Austria	1860	189 949
Providence	Rhode Island, U. S	1875	100,675
Riga	Russia	••••	102,043
Rio de Janeiro	Brazil	1872	274,972
Rome	Italy	1871	244,484
Rotterdam	Netherlands	1875 1876	132,054
Rouen	France	1876	104,902
St. Etienne	Missouri, U. S	1870	310,864
St. Petersburg	Russia	1870	667,963
Salford	England	1871	124,801
Santiago	Chili	1875	115 377
San Francisco	California, U. S	1870	149.473
Seville	Spain	<b>1860</b>	118,298
Shanghai	China	••••	276,640(?)
Shihlung	China		100,000(?)

### POPULATION OF CITIES, &c. -(Continued.)

City,	Country,	CENSUS.	POPULATION.
Sheffield	England	1871	239,946
Siangtan	Coina		1,000,000 (?)
Si-ngan	China		1,000,000 (?)
Smyrna	Turkey		150,000 (?)
Stockholm	Sweden	1875	152,582
Stoke-upon-Trent	England	1871	130,985
Stuttgart		1875	107,273
Su-chow			500,000 (?)
Sunderland	England	1871	106,342
Surat	India	1871	107,149
Swatow		10/1	120,000 (?)
Sydney		1871	
Tabriz, or Tauris		10/1	134,756
Tai-yuen	China	• • • •	
Tangchow		• • • •	250,000 (?)
	Darrie		230,000 (?)
Teheran		• • • •	100,000 (?)
		• • • •	930,000 (?)
Tokao	Coloa	-0-6	220,000 (?)
Toulouse		1876	131,142
Trieste	. Austria	1869	109,324
Tsinan		• • • •	200,000 (?)
Tungkwan.	China		120,000 (?)
Tunis		• • • •	125,000 (?)
Turin (Torino)		1871	212,644
Valentia		1860	107,703
Valparaiso	Chili	1875	100,000 (?)
Venice (Venezia)	. Italy	1871	128,901
Vienna	. Austria	1875	1,020,770
Warsaw	Russia	1870	297,090
Washington		1878	131,947
Wu-chang			200,000 (?)
Wu-chow	China		500,000 (?)
Yang-chow			360,000 (?)
Yarkand	China		200,000 (?)
Yedo (Tokio)	Japan		
Yokohama.	Japan	••••	674,447 (?)
Yung-ping		••••	130,000 (?)
r rtg &-brn R · · · · · · · · · · · · · · · · · ·	Coma	• • • •	200,000 (?)

### ESTIMATED POPULATION AND THE DEATH-RATES OF AMERICAN AND FOREIGN CITIES FOR 1878.

CITIES.	What each city estimates its population at.	Annual death- rate per 1,000 of the population.	CITIES. FOREIGN.	What each city estimates its population at.	Annual death- rate per 1,000 of the population.
New York, N. Y. Philadelphia, Pa. Brooklyn, N. Y. St. Louis, Mo. Chicago, Ill. Baltimore, Md. Boston, Mass. San Francisco, Cal.	1,083,371 850,856 549,438 501,489 440,000 355,000 350,000	24.93 18.58 20.15 8.63 17.37 15.53 19.46 15.80	London, England Paris, France Berlin, Germany Vienna, Austria St. Petersburg, Russia Glasgow, Scotland Liverpool, England Naples, Italy	3,533,484 2,000,000 994,343 727,271 675,000 555,933 527,083 475,000	22.6 25.1 25.8 26.7 32.84 88.9 28.6 22.6
Cincinnati, Ohio New Orleans, La. Cleveland, Ohio Pro vidence, R. I. Richmond, Va. New Haven, Conn Charleston, S. C. Cambridge, Mass Lowell, Mass Worcester, Mass. Wilmington, Del.	210,000 162,000 103,000 75,000 60,000 51,000 51,000 50,000 40,570	17.83 33.43 15.40 19.80 13.16 17.04 24.43 16.35 12.79 14.04 17.40	Calcutta, India  Hamburg (State)  Madras, India  Birmingham, England  Buda-Pesth, Hungary  Dublin, Ireland  Amsterdam, Holland  Warsaw, Poland  Rome, Italy  Munich, Germany  Copenhagen, Denmark  Alexandria, Egypt	410,000 400,000 377,436 325,000 314,666 300,000 276,560 220,000	38.7 28.02 44.2 24.2 31.0 35.2 23. 29.69 15.8 33.
Mobile, Ala Paterson, N. J. Dayton, Ohio. Quincy, Ill Burlington, Iowa Springfield, Mass Nashville, Tenn Salt Lake, Utah Erie, Pa Lynchburg, Va Lansing, Mich	40,000 39,000 37,000 35,000 30,000 27,000 26,000	39.60 18.15 18.27 14.74 6.40 14.90 14.76 24.92 21.17 16.23 7.31	Alexandria, Egypt. Edinburg, Scotland Belfast, Ireland Brussels, Belgium. Stockholm, Sweden. Venice, Italy. Christiana, Norway, and suburbs. The Hague, Holland. Cork, Ireland. Sydney, New South Wales. Geneva. Switzerland, with suburbs.	218,729	36.74 22.7 32. 20.2 16.7 26.3 17.98 22.6 38. 28.5

### HOMESTEAD AND OTHER PROPERTY EXEMPTIONS.

[Compiled from the Revised Statutes and Session Laws of the several States.]

States. Real Estate Exemption. Personal Property E.			
<del></del>			
Alabama	dwelling to value of \$2000 in city.		
Arkansas	provements to value of \$5000.		
California		\$200 furniture and a multitude of special articles.	
Colorado	•	Tools, books, stock in trade to amount of \$300, and various articles.	
Connecticut	· ·	\$300 in library, necessary furniture and clothing.	
Delaware	•	Wearing apparel, library, tools and \$200 additional property.	
Florida	residence in town.	The second second	
Georgia	Residence worth \$1000.	Value in specie, \$1000. \$100 furniture, stock or tools, clothing, library and \$100 in other property.	
Indiana		\$300 real or personal, or both. \$100 furniture, also clothing, tools, farm animals, etc. \$1200 printing-press and type for printer.	
Kansas	ments in town.	\$5000 furniture, library, clothing, tools, farm animals, \$300 farming utensils, \$400 stock in trade.	
-	Land with dwelling to value of \$1000.	\$100 furniture, clothing and domestic animals.	
Louisiana	ing to \$2000, with personal property.  Land and dwelling, value of \$500.	\$50 furniture, \$150 library, \$300 farm	
Maryland		animals, clothing, tools, etc. Necessary tools, apparel, books, etc.	
Massachusetts		\$100 furniture, \$50 library, clothing, farm animals, stock and materials, \$100.	
Michigan	40 acres in country, or city lot and residence to value of \$1500.		
Minnesota	80 acres and dwelling in country, or lot and house in town.	\$500 furniture, \$400 tools or stock in trade, \$300 farming untensils, li- brary, clothing.	
Mississippi	80 acres in country, or \$2000 town property, including homestead.	Sundry personal effects.	
Missouri	160 acres, worth \$1500 in country, or buildings in city to value of \$1500 to \$3000.		
Nebraska	160 acres with improvements.	\$500 exempted when no real estate is owned.	
New Hampshire	To the amount of \$5000. Homestead worth \$500.	\$1500 exempted. \$100 furniture, \$200 in library, \$100 in tools, \$50 in fuel and provisions, clothing, domestic animals.	
New York	To amount of \$1000. Homestead to value of \$1000.	To amount of \$200. \$25 mechanics' tools, furniture, instruments, library, etc.	
North Carolina	To value of \$1000. To amount of \$1000.	To value of \$500. Clothing, bedding and \$500 additional	
Oregon	No real estate exemption.	exemption if no real estate is owned. \$300 furniture, \$100 clothing, \$400 tools, etc., \$50 for each member of	
Pennsylvania Rhode Island	No real estate exemptiom. No real estate exemption.	family, farm animals. \$300 value. Clothing, cow and hog, \$200 furniture,	
South Carolina	Homestead worth \$1000.	\$50 tools, etc., of profession. Clothing, \$500 furniture, etc.	
Tennessee	Homestead worth \$1000. 200 acres with house in country, or lot and residence worth \$5000 in town.	clothing, books, animals and one	
Vermont	Homestead worth \$500 and growing crops.	year's provisions. Clothing, furniture, farm animals and sundry stores, \$200 in teams, \$200	
Virginia West Virginia	\$2000 in real or personal property.	professional library.	
	Homestead worth \$1000.  40 acres with house in country, or house and   % acre in town.	\$500 worth. \$200 furniture, farm animals, \$50 farm tools, \$200 mechanics' tools, \$200 professional library.	

### INSOLVENT AND ASSIGNMENT LAWS OF THE DIFFERENT STATES OF THE UNION.

[From the Bankers' Almanac and Register for 1879.]

Since the repeal of the United States Bankrupt Law, the laws of the different States respecting insolvency, assignments for the benefit of creditors, exemptions of property from liability for debts, and attachments of property upon mesne process have become of general interest. A short epitome of them is here presented. The following are some of the general rules governing these matters: A discharge in insolvency does not affect the rights of a creditor, who is not within the jurisdiction of the State where the discharge is granted, and does not submit himself to that jurisdiction by proving his claim against the estate of the debtor. In the absence of statutes, assignments of property for the benefit of creditors are valid, even though they provide for preferences, and for a release of the debtor by creditors taking the benefit of them. An involuntary assignment, under the laws of one State, of choses in action and other property, in another is not good against attaching creditors in the second State. A voluntary assignment will not prevail against a prior attachment, nor against a subsequent attachment, unless the assignment is valid under, and executed with the formalities required by the laws of the State where the property is attached.

ALABAMA.—No insolvent law. Assignments regulated by statute, which forbids preferences, or any provision for the release of the debtor. Attachments issue against a defendant who is a non-resident, or absconds, or removes his property from the State, or is guilty of fraud, etc. A bond is required of plaintiff. Exemptions: homestead, \$2000; selected personal property, \$1000.

ARIZONA.—No insolvent or assignment law. Attachments issue in actions upon contract for direct payment of money where plaintiff has no security, or when defendant is a non-resident, etc. The plaintiff must give bond. Exemptions: homestead, \$5000; certain personal property, \$1200; domestic animals, etc.

ARKANSAS.—No insolvent law. Assignments regulated by statute, which forbids preferences. Attachments issue against a defendant who is non-resident, about to leave the State, avoids service of process, conceals property, or is guilty of fraud, etc. Exemptions: homestead, \$2500; personal property of head of family, \$500.

California.—An insolvent law, by which a debtor surrendering his property may receive a discharge from his debts. No preferences permitted. No discharge in case of fraud, nor from debts due as a depositary of funds received as banker, broker or commission merchant. Assignments not allowed, unless under this law. Attachments when defendant is a non-resident, or in an action upon contract for direct payment of money, where plaintiff has no security, the plaintiff giving bond. Exemptions: homestead, \$5000, or if party is unmarried, \$1000; household articles, \$200; library, etc.

COLORADO.—No insolvent or assignment law. Attachments (plaintiff giving bond) when defendant is non-resident, or conceals himself, or stands in defiance of officer, or in case of fraud, etc. Exemptions: to head of a family, homestead, \$2,000; tools and stock, \$200; wearing apparel, household goods and furniture, \$100; library of professional men, \$300; animals, farming tools, etc.

CONNECTICUT.—Insolvent law, with compulsory proceedings, which may be taken by creditor to amount of \$100. Property put into hands of trustee. Discharge from debts proved, upon payment of seventy per cent. Debtors property exempt for two years from legal process upon debts which might have been proved. Assignments must be administered under this law. Attachments on mesne process, in all cases. Exemptions: necessary wearing apparel and furniture.

DAKOTA.—No insolvent law, Assignments without preferences allowed, but are void against any creditor not assenting thereto, if they tend to coerce the creditor to release his claim, or provide for payment of fraudulent claim, or reserve any benefit to assignor, or confer any power upon assignee, which may delay the conversion of the asigned property, or exempt the assignee from liability from neglect of duty, etc. Attachments (plaintiff giving bond) when defendant is non-resident, absconds, conceals or conveys property in fraud of creditors, etc. Exemptions: one acre in town, or 160 acres in country, with buildings; selected personal property, \$1500, besides absolute exemptions.

DELAWARE.—No insolvent law. Assignments governed by the common law, except that a special partnership may not give preferences. Attachments (plaintiff giving bond) when defendant has fraudulently left the State, etc. Exemptions: personal property, \$275.

DISTRICT OF COLUMBIA.—No insolvent or assignment laws, except that assignments of the property of a special partnership, with preferences, are void. Attachments (plaintiff giving bond) when the defendant is non-resident, or removes, or is about to remove, his property, etc. Exemptions: clothing, furniture, \$300; tools, \$200; library, \$400; provisions, etc.

FLORIDA.—No insolvent or assignment law. Attachments (the plaintiff giving bond) when defendant is non-resident, or about to part with his property fraudulently, or remove from the State, or fraudulently secretes property, etc. Exemptions: homestead, 160 acres in country, half acre in city, with buildings; personal property, \$1000.

GEORGIA.—No insolvent law. Assignments regulated by a statute, which forbids preferences, or making a release of the debtor a condition precedent to receipt of dividends. Attachments (the plaintiff giving bond) when defendant is non-resident, absconds, conceals himself, resists a legal arrest, removes, or is about to remove, his property, or fraudulently disposes of the same. Exemptions: homestead, to head of family, \$1600; personal property, \$1000.

IDAHO.—Insolvent law, under which the debtor is discharged upon making an assignment, as therein provided, except in cases of fraud. Attachments (plaintiff giving bond) in actions upon contract for the direct payment of money, when the plaintiff has no lien or security, or when the defendant is a non-resident etc. Example of the defendant is a non-resident etc.

ILLINOIS.—No insolvent law. Assignments, without preference, allowed and regulated by statute. Attachments (plaintiff giving bond) when defendant is non-resident, absconds, conceals himself or his property, is guilty of fraud, etc. Exemptions: homestead, \$1000; furniture, \$100; selected property, \$100; certain farm stock.

INDIANA.—No insolvent law. Assignments, without preferences or provision for release of debtor, allowed and regulated by statute. Attachments substantially same as Illinois. Exemptions: real or personal, at option of debtor, \$300.

IOWA.—No insolvent law. Assignments, without preferences, allowed and regulated by statute. Attachments substantially same as in Illinois. Exemptions: homestead, half acre in town, forty acres incountry, with buildings thereon; enumerated personal property, \$1200.

KANSAS.—No insolvent law. Assignments without preference allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions: homestead, one acre in town, 160 acres in country, with improvements; furniture, \$300, and other enumerated articles of personal property.

KENTUCKY.—No insolvent law. Assignments regulated by statute. Any preference may be set aside in six months. Attachment substantially as in Illinois. Exemptions: homestead, \$1,000; furniture, \$100; some farming stock, etc.

LOUISIANA.—Insolvent law, with compulsory proceedings by a judgment creditor, upon return of the execution "no property found." The debtor makes a surrender to the creditors, and may be discharged by consent of a majority of creditors in number and amount, except in case fraud or preference is proved. Assignments without preference may be made without regard to the insolvent law. Attachment substantially as in Illinois. Exemptions: homestead and stock, \$2,000; furniture, etc., \$600.

MAINE.—Insolvent law, passed in 1878, modeled on the United States Bankrupt Law. Voluntary petition may be filed by debtor owing \$300. Involuntary proceedings by at least two creditors, having one-fourth in amount of the provable debts. Debtors owing less than \$300 may make an assignment in a summary manner. No percentage is required to be paid to entitle a debtor, for the first time insolvent, to discharge. Attachments within four months from date of filing petition dissolved. Preferences given within two months void, and may be recovered by assignee. Assignments are probably acts of insolvency, and may be set aside by the assignee in insolvency, if made within tour months of the filing of the petition. Otherwise probably good, if without preferences. Attachments on mesne process in all cases. Exemptions: homestead, \$500 (if recorded in proper office); furniture, \$50, and certain specified articles.

MARYLAND.—Insolvent law, under which the debtor is discharged upon surrender of his property, except where fraud or preference, is proved. Assignments subject to rules of common law. Attachment (plaintiff giving bond) when defendant is non-resident, and in cases of fraud, etc. Exemptions: books, tools; \$100 selected property.

MASSACHUSETTS.—Insolvent law, similar to the United States Bankrupt Law. Proceedings generally the same, except that involuntary petition may be filed by one creditor, and the acts of insolvency are not so numerous. Discharge upon payment of fifty per cent. or by consent of majority of number and value of creditors. None in case of fraud or preference. Assignments are acts of insolvency, but good if not avoided by assignee in insolvency. Attachments on mesne process, in all cases. Exemptions: homestead, \$800, upon recording claim in proper office; furniture, \$300; stock and tools, \$100; and certain other articles of personal property.

MICHIGAN.—Insolvent law, by which a debtor, with the consent of two-thirds of his creditors, and upon surrendering his property, may be discharged. Assignments allowed. Attachments (planntiff giving bond) issue when defendant is a non-resident, or is guilty of fraud, etc. Exemptions: homestead, forty acros in county, with house thereon; or lot and house in town worth \$1,500; household goods, \$250; clothing and library, \$150; tools and implements, \$250.

MINNESOTA.—No insolvent law. Assignments without preference, allowed and regulated by statute. Attachment (plaintiff giving bond) when defendent is a non-resident, conceals his property, is guilty of fraud, etc. Exemptions: homestead, eighty acres and buildings in country, lot and house in town; furniture, \$500; animals, with food and farming utensils, \$300; provisions, tools, etc., \$400.

MISSISSIPPI.—No insolvent law. Assignments not requiring a release of the debtor allowed. Attachments (plaintiff giving bond) when defendent is non-resident, conceals property, or is guilty of fraud, etc. Exemptions: homestead, eighty acres, \$2,000; furniture, \$100; professional libraries, \$250; animals, provisions, etc., \$100.

MISSOURI.—No insolvent law. Assignments without preference, allowed and regulated by statute. Attachments (plaintiff giving bond) when defendant is non-resident, conceals himself or property, or is guilty of fraud. Exemptions: homestead (against all debts subsequent to title), in places of 40,000 inhabitants, \$3000, in places of less than 40,000 inhabitants, \$1500; clothing, tools, etc., \$150; furniture, \$100; provisions, \$100.

MONTANA.—No insolvent or assignment laws. Attachments in actions upon contracts to pay money, the plaintiff giving bond in double the value of property attached; also before debt due, if debtor fraudulently disposes of his property to defraud his creditors. Exemptions: homesteads, \$2500; necessary furniture, tools, etc.; books, \$100.

NEBRASKA.—No insolvent law. Assignments without preference, allowed and regulated by a recent statute, 1877. Attachments (the plaintiff giving bond) when defendant is non-resident, or conceals property, or is guilty of fraud, etc. Exemptions: homestead in country, 160 acres, with buildings in town, twenty acres and house not to exceed \$2000; if no homestead, \$500 personal property.

NEVADA.—Insolvent law. No percentage or consent required for discharge, which is only from debts mentioned in debtor's schedules. None, if fraud or preference, etc. Assignments forbidden. Attachment (the plaintiff giving bond) in actions upon contract for direct payment of money where plaintiff has no security. Exemptions: homestead, \$5000; furniture, \$100; domestic animals, tools, etc.

NEW HAMPSHIRE.—No insolvent law. Assignments without preference or provision for release of debtor allowed and regulated by statute. Attachments on mesne process in all cases. Exemptions: Homestead, \$500; furniture, \$100; tools, \$100.

NEW JERSEY.—No proper insolvent law. Assignment law by which the debtor is discharged from the debt proved under assignment, except where the debtor is guilty of fraud or concealment, etc. Attachment when defendant is non-resident or absconds from his creditors. Exemptions: homestead, \$1,000; personal property, \$200 and all wearing apparel.

NEW MEXICO.—No insolvency or assignment laws. Attachments substantially as in Illinois. Exemptions: homestead, \$1000; clothing, tools, books, furniture, etc., etc.

NEW YORK.—Insolvent law, under which the debtor surrendering his property is discharged by consent of the persons representing two-thirds of the debts. No discharge if fraud or preference is proved. No involuntary proceedings unless the debtor is imprisoned. Assignments and the duties of assignees have been regulated by recents acts, 1877 and 1878. Attachments substantially as in Illinois. Exemptions: homestead, \$1,000, must be recorded in the county where situate; clothing, furniture, and supplies; tools, \$25; library, \$50; certain domestic animals, etc.

NORTH CAROLINA.—A law by which, upon surrendering his property, the person of the debtor is free from liability to arrest or imprisonment except when fraud is proved; but the debt is not discharged. Assignments allowed. Attachments substantially as in Illinois. Exemptions: homestead, \$1,000; selected personal property, \$500.

OHIO.—A law similar to that of North Carolina. Asssgnments without preference allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions: homestead, \$1,000; or, if no homestead, selected personal property, \$500; clothing, turniture, certain domestic animals, tools, etc.

OREGON.—No insolvent or assignment law. Attachments (the plaintiff giving a bond) in actions upon contracts for the direct payment of money. Exemptions: books, pictures, clothing, \$100; and for each member of family, \$50; tools, \$400; animals and goods, \$300.

PENNSYLVANIA.—Law similar to that of North Carolina. Assignments, without preference, allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions: real or personal property, \$300; clothing, books, etc.

RHODE ISLAND.—No insolvent law. Assignments allowed and regulated by a recent statute which took effect September, 1878. Attachments, or levies, within sixty days after the same are made or commenced, may be dissolved by an assignment without preferences under the act. Upon the giving of a preference by the debtor, any three creditors holding not less than one-third of the debts may petition the supreme court in equity for the appointment of a receiver of his estate, who is to take possession like an assignee in bankruptcy. Preferences given by the debtor within sixty days of the commencement of proceedings, are void, as under United States bankrupt law. There is no provision for the discharge of the debtor. Attachments, when defendant is non-resident, or fraudulently contracted the debt, or conceals or disposes of bis property, or has refused to apply his property to the payment thereof. Exemptions: furniture, etc., \$300; tools, etc., \$200.

SOUTH CAROLINA.—No insolvent law. Assignments according to common law. Attachments substantially as in Illinois. Exemptions; homestead, \$1000; furniture, tools, etc., \$500.

TENNESSEE.—Law as to insolvency and assignments same as in South Carolina. Attachments substantially as in Illinois. Exemptions: homestead, \$1000; household goods and stock.

TEXAS.—Law as to insolvency and assignments same as in South Carolina. Attachments substantially as in Illinois. Exemptions: homestead, \$5000; furniture, tools and certain ani mals.

UTAH.—Law as to insolvency and assignments same as in South Carolina. Attachments (when plaintiff has no security) substantially as in Illinois. Exemptions: homestead, \$1000; and \$250 for eachmember of the family; furniture, tools, provisions, etc.

VERMONT.—Insolvent law of 1876, modeled on the United States bankrupt law, with involuntary proceedings by one creditor to amount of \$250. No discharge, unless assets equal thirty per cent debts, or by consent of majority in number and amount of debts proved. No discharge also in substantially same cases as in bankrupt law. Assignments appear to be acts of insolvency, which may be set aside by an assignee in insolvency if made within four months of filing his petition. Attachments on mesne process in all cases. Exemptions: homestead, \$500; specified articles of furniture, tools, etc.

VIRGINIA.—No insolvent or assignment laws. Attachments substantially as in Illinois. Exemptions: to a householder, head of a family, real or personal property, \$2,000; library, \$100; wearing apparel, furniture, etc.

WASHINGTON TERRITORY.—Law as to insolvency and assignments same as Virginia. Attachments substantially as in Illinois. Exemptions: homestead, \$1,000; clothing, libraries, furniture, animals, tools, etc., \$200.

WEST VIRGINIA.—No insolvent law. Assignments regulated by statute, preferences being allowed. Attachments same as in Virginia. Exemptions: homestead, \$1,000; personal property, \$200.

WISCONSIN.—Insolvent law, by which debtor is discharged upon surrendering property and comply ing with law. Assignments, with preference, unless by limited partnerships, allowed and regulated bystatute. Attachments substantially as, in Illinois. Exemptions: homestead, forty acres in country, one-fourth acre in town; clothing, furniture, \$200; farming tools, \$50; tools or stock in trade, \$200; printing material or presses, \$1,500; etc.

WYOMING.—No assignment or insolvent laws. Attachments substantially as in Illinois. Exemptions: homestead, \$1,500; selected personal property, \$500. Exemptions apply to residents of the territory only.

# THE STATUTES OF LIMITATIONS OF THE UNITED STATES AND CANADA.

### [From the Bankers' Almanac and Register for 1879.]

STATE.	Open Accounts.	Notes and Contracts in writing.	Sealed Instruments.	Judgments of a Court of Record.	(The Figures indicate Years.)
Alabama Arkansas Arizona	ကကေရ	ω w 4 ·	5 x 4	8 5 75 1	*A cause of action arising in another State and barred by the laws thereof is barred here.  Judgments of Justice's court, 5 years. Judgment liens expire in 3 years.  *A cause of action arising in another State and barred by the laws thereof is barred here.
Connecticut	o 01	40 Q	4 L	3 3 17	An action upon a judgment rendered or contract made out of the State is barred in a years.  When the cause of action accrues without the State, the periods of limitation are a years for notes and accounts; 3 years for sealed instruments and judgments.  Promissory notes not negotiable are barred in 17 years. Demand notes, when indorsed, must be
Dakota Delaware District of Columbia	vo m m	999	888	888	profested 4 months from date, without grace, to hold the indorser.
Florida	44	סמי	88	8:	Judgments become dormant in 7 years rom date of last return on execution issued, but may be revived. Foreign judgments barred in 5 years.
IdahoIllinois	લ ນາ	4 8 8	4 08	n 88	Sealed instruments, judgments, notes, in 3 years if defendant resided out of Territory when the cause of action accrued.  *A cause of action arising in another State and barred by the laws thereof is barred bere.
Indiana Iowa Kansas. Kentucky	ທ <sub>ເບ</sub> ັນ	8 0 rv rv	ទី០សូ	8 8 : 12	"A cause of action arising in another State and barred by the laws increof is barred nere. "A cause of agrion arising in another State and barred by the laws thereof is barred here. "Indigments become dormant in 5 years, but may be revived. "I. Store account." for goods sold and delivered a years from 1st January next succeeding date of
Louisiana Maine Maryland Massachusetts	തര തര	אים שים	2828	2828	last item. Merchandise accounts between merchants, 7 years. *A cause of action arising in another State and barred by the laws thereof is barred here. Witnessed notes, 20 years. Witnessed notes, 20 years.
e ig	וחטט	000	00 %		*A cause of action arising in another State and barred by the laws thereof is barred here. Years from date of last execution. Foreign judgments barred in 3 years. Accounts stated 9 years.
Montana Nebraska Nevada	₩ 4 a	5 5 200	5 0 2 4	ຕຸນທ	*A cause of action arising in another State and barred by the laws thereof is barred here. *A cause of action arising in another State and barred by the laws thereof is barred here. *Liabilities incurred out of State, 3 years.
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# THE STATUTES OF LIMITATIONS OF THE UNITED STATES AND CANADA.—Concluded.

STATE.	Open Accounts.	Notes and Contracts in writing.	Sealed Instruments.	Judgments of a Court of Record.	(The Figures indicate Vräes.)
New Hampshire	90	9 00	8,5	88	
New Mexico.	, v	(No limi	limi tation.)	1 8	
North Carolina Ohio	o mvc	o 60 ½	882	882	*For foreign judgments. Domestic judgments become dormant in 5 years. but may be revived in ar
	) v	, v	? \$	? \$	years after it becomes dormant.  *A cause of action artein of a norther State and harred by the laws thereof is housed have
Pennsylvania	o vo	0 0	2 8	2 8	*Mercantile accounts are not affected by the Statute as long as they remain open.
Rhode Island	•••	101	8	8	
South Carolina	φ <b>ν</b> ο	0 0	<b>8</b> 2	8 2	*A cause of action arising in another State and barred by the laws thereof is harred here.
Texas	01	, <del>4</del>	4	ឧ	*A cause of action arising in another State and barred by the laws thereof is barred here.
Utah	e v	4	40	voc	"Action "for specific recovery of personal property," or "for relief on the ground of fraud," 3 years.
vermont Virginia	o v	oν	× 8	~ <sub>8</sub>	winessed notes, 14 years.  Indements of other States, period of limitation under the law of that State, not exceeding to years.
Workington	•	, v	٧	4	"Store account," 2 years.
West Virginia	ŋν	9 2	2	9 2	Tax and a state of another State, same as in Virginia. "Store account," a years.
Wisconsin	ovo	9	8	8	udgments of other States and sealed instruments, where the liability accrued out of the State. To years.
Wyoming	4	, LC	יע	:	*Judgments become dormant in five years. Foreign debts and judgments, I year.
Canada	∾•	00	8	a	The limitation of actions is matter of local regulations in the different Provinces, as it is in the different ent States of the United States, but the periods given in the table are understood to be uniform throughout the Dominion.

NOTE.—A statute of limitation begins to run from the time at which a creditor is authorized first to commence suit. Upon mutual, concurrent, and open accounts the statute, in general, begins to run with the date of the last item. A debt, otherwise barred, may generally be revived by a new promise made within the period of limitation. The new promise may be either expressed, or implied from a part payment, or any unqualified acknowledgment from which a promise may be inferred.

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barred, which first accrued in another State and is barred by the statute limitations of that State. This is contrary to the general rule, by which a debtor must have resided in

the State during the statute period, before he can take advantage of it.

### INTEREST LAWS OF THE DIFFERENT STATES.

The following shows the Interest Laws of the different States of the Union, with the penalty of usury. For this, and also for the recapitulation of the Statutes of Limitation of the United States and Canada and the Epitome of the Insolvent and Assignment Laws of the States, we are indebted to The Banker's Almanac and Register for 1879:

	States.	RATE P	ER CENT.	PENALTY OF USURY.
	STATES.	Legal.	Special.	
1	Alabama	8		Loss of interest.
2	Arizona	10	ø	None.
3	Arkansas	6	10	Forfeiture of principal and interest.
4	California	10	•	None.
5	Colorado	10	ş	None.
	Connecticut			None.
	Dakota	7	12	Forfeiture of contract.
8	Delaware	6	6	Forfeiture of contract.
	District of Columbia.	6	10	Forfeiture of all interest.
(		8	ý	None.
I	Georgia	7	12	Forfeiture of all interest.
12		*10	24	\$100, or imprisonment 6 months, or both.
(3	Illinois	6	10	Forfeiture of all the interest.
	Indiana	6	10	Forfeiture of interest over 10 per cent.
	Iowa	6	10	Forfeiture of excess over to per cent
6	Kansas	7 6	12	Forfeiture of excess over 12 per cent. Forfeiture of excess of interest.
7	Kentucky		6	
	Louisiana	5 6	8	Forfeiture of interest. None.
9	Maine	6	<b>9</b>	
	Maryland	6		Forteiture of excess.  None. (Six per cent on judgments).
	Massachuset's	-	9	Forfeiture of excess.
	Michigan	7	10	Forfeiture of excess.  Forfeiture of contract if more than 12 per cent is charged.
	Minnesota	7 6	12	Forieiture of interest over 10 per cent.
4	Missouri	6	, §	Forteiture of all interest.
5	Montana	10		None.
	Nebraska	10	12	Forfeiture of all interest and costs.
		10		None.
	New Hampshire	6	8	Forfeiture of three times the interest received.
	New Jersey	. 6	6	Forfeiture of all interest and costs.
1	New Mexico	6	8	None
	New York State	*7	7	Forfeiture of contract; \$1,000 fine; 6 months imprisonmen
	North Carolina	6	8	Forfeiture of double amount of interest.
4	Ohio	6	8	Forfeiture of excess.
	Oregon	10	12	Forfeiture of interest, principal and costs.
5	Pennsylvani 1	6	6	Forfeiture of excess. Act May 28, 1858.
7	Rhode Island	tő	0	Forfeiture, unless a greater rate is contracted.
8	South Carelina	7	7	Forfeiture of all the interest.
9   '	Tennessee	6	6	Forteiture of excess over 6 per cent.
o i	Texas	8	12	Forfeiture of all interest.
r 🗀	Utah	10	9	None.
2	Vermont	6		Forfeiture of excess.
3   ]	Virginia	6	7	Forfeiture of interest.
4	Washington Territ'y.	10	. § 1	None.
5	West Virginia	6		Forfeiture of excess.
5   3	Wisconsin	7	10	Forfeiture of all the interest.
7   1	Wyoming	10	§	None.

\*Six per cent on and after January 1, 1880. †Rate on judgments unless otherwise expressed. On railroad bonds only.

§No limit.

### HOW FIRES MAY BE AVOIDED.

Keep matches in metal boxes, and out of the reach of children; wax matches are particularly dangerous, and should be kept out of the way of rats and mice; be careful in making fires with shavings and other light kindling; do not deposit coal or wood ashes in a wooden vessel, and be sure burning cinders are extinguished before they are deposited; never put firewood under the stove to dry, and never put ashes or a light under a staircase; fill fluid or spirit lamps only by daylight, and never near a fire or light; do not leave a candle burning on a bureau or a chest; always be cautious in extinguishing lighted matches and

other lighters before throwing them away; never throw a cigar-stump upon the floor or spitbox containing sawdust or trash without being certain that it contains no fire; after blowing out a candle never put it away on a shelf, or anywhere else, until sure that the snuff has gone entirely out; a lighted candle ought not to be stuck against a frame-wall, or placed upon any portion of the woodwork in a stable, manufactory, shop or any other place; never enter a barn or stable at night with an uncovered light; never take an open light to examine a gas-meter; do not put gas or other lights near curtains; never take a light into a closet; do not read in bed either by candle or lamp light.

### THE METRIC SYSTEM OF WEIGHTS AND MEASURES.

Sections 3,569 and 3,570 of the Revised Statutes of the United States provide that it shall be lawful throughout the United States to employ the weights and measures of the Metric System; and no contract, or dealing, or pleading in any Court, shall be deemed invalid, or liable to objection, because the weights or measures expressed or referred to therein are weights or measures of the metric system. According to the Revised Statutes the tables in the schedule hereto annexed shall be recognized in the construction of contracts, and in all legal proceedings, as establishing, in terms of the weights and measures now in use in the United States, the equivalents of the weights and measures expressed therein in terms of the metric system; and the tables may lawfully be used for computing, determining, and expressing in customary weights and measures the weights and measures of the metric system:

### MEASURES OF LENGTH.

Metric denominations and values.	Equivalents in denominations in use.
Myriameter.         10,000 meters.           Kilometer.         1,000 meters.           Hectometer.         100 meters.           Dekameter.         1 meters.           Meter.         1 meter.           Decimeter         1-joth of a meter.           Centimeter.         1-tooth of a meter.           Millimeter         1-tooth of a meter.	6.2137 miles. 0.62137 mile, or 3,280 feet and 10 inches 388 feet and 1 inch. 393.7 inches. 39 37 inches. 3.937 inches. 0.3937 inch. 0.3934 inch.

### MEASURES OF CAPACITY.

Metri	c denominatio	ns and values.	Equivalents in denom	inations in use.
Names.	Number of liters.	Cubic Measure.	Dry Measure.	Liquor or Wine Measure.
Kiloliter, or stere	1,000	ı cubic meter	1.308 cubic yards	264 17 gallons.
Hectoliter	100	1-10th of a cubic meter	2 bushels and 3.35 pecks 9.08 quarts	26.417 gallons. 2.6417 gallons.
iter	1	I cubic decimeter	0.908 quart 6.1022 cubic inches	I 0567 quarts.
Deciliter	1-10th	1-10th of a cubic decimeter	6. 1022 cubic inches	0.845 gill.
Centiliter	1-100th	10 cubic centimeters	0.6102 cubic inch	0.338 fluid ounc
Ailliliter	1-1000th	I cubic centimeter	o.o61 cubic inch	0.27 fluid drams

### MEASURES OF SURFACE.

Metric denominations and values.	Equivalents in denominations in use.
Hectare	ters. 119.6 square yards.

### WEIGHTS.

Metric	denomination	s and values.	Equivalents in denomi- nations in use.
Names.	Number of grams.	Weight of what quantity of water at maximum density.	Avoirdupois weight.
Millier, or tonneau	1,000,000	ı cubic meter	2204.6 pounds.
Quintal	100,000	r hectoliter	220 46 pounds.
Myriagram	10,000	to liters.	22 046 pounds.
Kilogram or kilo	1,000	ı liter	2.2046 pounds.
Hectogram	100	ı deciliter	3.5274 ounces.
Dekagram	10	10 cubic centimeters	0.3527 ounce.
Gram		I cubic centimeter	15.432 grains.
Decigram	1-10th	I-Ioth of a cubic centimeter	I 5432 grains.
Centigram	1-100th	10 cubic millimeter	0.1543 grain.
Milligram	1-1000th	I cubic millimeter	0.154 grain.

þer	Hair.	<u>#·</u>	<u>:::::</u>	<u>:</u>	<u>:</u>	<u>:</u>	:∞ :∞ :	<u>:</u>	<u>:</u>
<b>4</b> 04	Lime.		:::::	<u>:</u>	<u>:</u>	<u>:</u>	& & :	R_	_:
ğ	Coal, anthracite.		<u>::::::</u>	<u>:</u>	<u>:</u>	:	:& :& <u>:</u>	<u>:</u>	<u>:</u>
nt grains	Coal, bituminous.	::		:	:	:	: :8 : :	% % % %	€ € € €
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Pel	Clover-seed.	::	8 : : 8	3	8	:	:888:	8	8
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g g	Blue-grass-seed,	<del></del>	<del>:::::</del>	$\frac{\cdot}{:}$	<del>- : -</del>	_ <del>:</del> _	4 4	<del></del> ;	4
ois	Timothy-seed,	<del></del>	<b>₹</b> : : <b>‡</b>	<del>- :</del> -	<del>- :</del>	<del></del> -	. <del></del>	- <del>25</del>	-54
dnp	Millet-seed.	<del></del>	1::::	<u>:</u>	<del>- : -</del>	<del>:</del> -	: ያ : : :	<mark>-</mark>	<del>`</del>
raoi	Hemp-seed.	<del>::</del>	<del>-:::::</del>		$\div$	<del>:-</del> -	<u> </u>	<u> </u>	<u>‡</u>
s s	Flax-seed,	<del>:-</del>	- : : : : : : : : : : : : : : : : : : :	53	<del></del>	<del>:</del>	. 8888 	- 26	<u>;</u>
uno	Castor-beans.	<del>::</del> :	:::::	<del></del>	• :	<del>- : -</del>	:::::	<del></del>	Q
ü	Dried peaches.	<del></del>	<del></del>	8	$\div$	<del>:</del>	888	8	<del>'</del>
ţ,	Dried apples.	- ::	:::::	بر	$\div$	<del></del> -	8 24	8	٤,
fhe wei	Apples, peaches, pears and quinces.	4	4::::	S,	:	:		:	i
IEI law	Реда,	88	8 : :88	-8	:	:	8:8:	-8	:
Si A	Beans.	28	8 : :88	8	:	:	888	-8	8
A BUSHEL. blished by law to	Beets.	8 :	8 : :8 :	:	:		:::::	:	:
A ablis	Turnips, English.	හු :	8 : : 8 :		:	:	55	:	
WEIGHT OF A BI	.  .anoinO	ზ :	2 2 2 2 3 E	57	:	:	57	જ	84
IT ave	Carrots,	გ.	55	:	·:	:	:::::	:	:
GP 1	Potatoes, sweet.	: : :		7	:	<u>:</u>	55 55 55 55 55 56 56	ጜ	<u>:</u>
ν «h	Potatoes, Irish.	88	88888	8	<u>:</u>	<u>:</u>	_:888:	58	8
ates	Malt.	<u> </u>	<u> </u>	<u>:</u>	_:	:_		<del>2</del>	:
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e Unite	Corn-meal and rye meal.	50 05	8888	:	:	≈ 484 ∞	δ <del>4</del>	:	S.
4	Corn on cob.	::	:::::	:	•	:	R R :	R	8
es	Indian corn.	26.26	888888	26	26	26	2222	25	36
itor	Buckwheat.	<b>∞</b> :	5 € 5 €	જ	84	:	8 4 2 2 2	32	ያ
Ten	Barley.	∞4 :	<del>&amp;</del>	84	47	:	7 <del>88</del> 48	84	8
P	Oats.	88	88888	ይ	ጼ	:	88888	8	:
S S	Kye.	.36	88888	26	36	:	88888 88888 88888	જ	56
Stat	Wheat.	88	88:88	8	8	-8	88888	-8	8
WEIGHT OF A BUSHEL. Revised table showing the States and Territories of the United States which have established by law the weight in pounds avoirdupois of a bushel of different grains and other commodities.	TORIES.								
ble show	STATES AND TERRITORIES.	Maine	otts		ia.		nia		
ised ta	TATES A)	ine	Vermont	New Jersey	Pennsylvania	Delaware	MarylandVirginiaWest VirginiaGeorgia	Ohio	Indiana

WEIGHT OF A BUSHEL-Continued.

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Coal, bituminous.	:	:		:	:	:	:		÷		÷	÷	÷	÷	÷		i	
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Blue-grass-seed.	7	4	7	<u>:</u>	÷	4	7	4	- <del>1</del>	<del>-</del> -	:	<del>:</del>	<u>:</u>	<del>:</del>	7.	<u>:</u>	$\frac{\cdot}{:}$	
Timothy-seed.	<del></del>	*5	<del></del>	45	·÷	-25	-5+	-5	-5+	-5+	÷	÷	÷	4	- 5	<b>ð</b>	<del>:</del>	ł
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Hemp-seed.	4	4	4	<u> </u>	_ <u>;</u>	4	4	_ <del>*</del>	4	4	- <u>:</u> -	- <u>:</u> -	<u>:</u>	<u>:</u>	4	÷	÷	1
Flax-seed.	56	26	26	26	:	26	56	26	54	<u>:</u>	:	<u> </u>	<del></del> -	-36	- <u>:</u>	÷	<del></del>	ļ
Castor-beans.	- 5	4	46	:	:	9	46	46	4	:	:	-:	:	:	:	:	:	1
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Dried apples.	4	4	8	8	8	42	4	4	7	:	:	8	:	:	:	82	<u> </u>	l
Apples, Peaches, Pears and Quinces.	:	÷	84	57	i	84	:	48	:	. :	:	33	:	:	:	3	i	
Peas.	8	:	8	:	:	:	8	:	:	:	:		:	8	:	8	:	
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Potatoes, sweet.	55	-55	56	:	<u>:</u>	46	လ	<u>:</u>	ያ	:	:_	<u>:</u>	_:	9	<u>:</u>	<u>:</u>	:	
Potatoes, Irish.	<u>.</u>	-8	8	8_	_8_	8	8	_8	8	.8	. :	_8_	_:_	-8	8	장	8	
Malt.	<u> </u>	8	<u>:</u>	<u>:</u>		<u>.</u>	<u></u>	<u>:</u>	<u> </u>	<u>:</u>	_ <u>:</u>	<u>:</u>	<u>:</u>	<u>:</u>	<u>:</u>	<u>:</u>	<u>.</u>	
Bran.	8	8	<u>:</u>	:_	<u>:</u>	8	8	8	8	_:_	_ <u>:</u>	<u> </u>	<u>:</u>	8	:	<u>:</u>	<u>:</u>	-
Corn-meal and rye- meal.	S,	84	ያ	:	i	:	δ.	:	ጜ	S.	:	:	:	:	δ		84	
Corn on cob.	٤	٤	R	٤	:	٤	٤	:	٤	R	:	<u>-</u> -	- <u>:</u>	٤	:	-	:	1
Indian corn.	56	56	26	26	56	56	28	56	28	56	22	26	<b>.</b> 2	36	26	36	26	l
Buckwheat.	56	22	48	22	2	22	52	22	જ	22	9	4	:	4	S,	4	:	l
Barley.	47	48	48	8	84	<b>∞</b>	48	8	8	84	လ	9	3	84	8	54	:	
Oats.	~ g	8	32	8	8	_ <b>₽</b>	<u>¥</u>	g	8	8	8	36	8	8	Ж	36	32	
Kye.	- 5°	35	29	26	56	26	_5.	56	26	26	22	56	56	56	5	56	26	
Wheat.		·8 ::	<u>-8</u>	8	8	-8	-8	-8	8	<b>.</b> 8	_8_	8	8	8	8	60 56	-8	
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S <sub>T</sub> ,	Kentucky	Illinois	Michigan	Wisconsin	Minnesota.	Iowa	Nebraska	Missouri	Kansas	Colorado	California	Oregon	Arizona	Dakota	Montana	Washington	District of Columbia	

### TABLE OF FOREIGN MONEYS, WEIGHTS AND MEASURES, WITH THEIR UNITED STATES EQUIVALENTS.

[For United States Legal Value of Foreign Coins see Official Table on page 24.]

	Country.	MONEYS.	WEIGI	HTS.	MEASU	RES.
_	hvecinia	Dollar	ı vaki	0.1 lb.	ı couba	o.802 quart
	•	1	r zotolo	r∡lb.	r ardeb	3.875 do.
A	Lustria	100 kreuzer = 1 florin	r pfund	1.23 lb.	ı mass	2.5 pint
		Ducat	t centner	I.IO CWt.	r viertel	3.11 gallon
		Souverain d'or	i elle ∫ i stajo.	2.56 foot	ı metze	1.00 Dusa
	Trieste		i braccia	2.27 bushel 2.21 foot	ı orna ı do. oil	12.45 ganon
B	Relgium	100 centimes = 1 franc	ı kilogramme	2.20 lb.	ı litre	1.75 pint
_		25 francs	ı metre		ı hectolitre ı ditto	22.00 gallon
P	Brazil	1,000 reis = 1 milrea	ı arratel ı arroba ı vara	1.01 lb. 32.38 lb. 1.20 yard	medida (Rio) Alquiere do.	2.75 bush. 4.88 pint 1.01 bush.
E	British North America	100 cents = 1 pound	Weights and	measures same	as U. S. Liquids and	corn by w't
		r bat	ı peta	3.643 lb.	andmin min	
Е	Bolivia	io centoma = i real	ı arroba	25.33 lb.	ı quartilla	3.55 qts.
		1 peso, or dollar	r quintal	101.44 lb.	ı cantara	14.2 do.
C	entral America	100 centavo = 1 piastre	ı arroba ı quintal	25.33 lb.	ı quartilla	3.3 do.
	NL:1:	1 gold doubloon	I quintal	101.44 lb.	ı cantara	13.20 GG.
	,mm	100 centavo = 1 peso	ı libra	1.014 lb. 101.4 lb.	also the French	20.6 uu.
C	China	10 candareens, 1 mace	ı cattv	1.33 lb.	shing (grain )	l
•		10 mace, 1 tael	r pecul	1.19 cwt.	only) (	1.33 10.
		r tael, Spanish dollar, silver	r chang	3.9í yard	z tau ditto z shih ditto	13.38 lb.
_		1			No measures	of capacity
Ι	Denmark	16 skilling = t mark	r pund		1 pot	1.70 pint
		6 mark = 1 daler rigsbank. Christian d'or	I centener	2'06 foot	r viertel	1.70 gallon 3.82 bush.
F	Cuador	real	kilogramme	2.20 lb.	'1 tonde (corn)  1 hectolitre	0.88 qt.
		7 Diastre	r quintal	leen Ib	ı litre	88. do.
E	gypt	40 paras = 1 piastre	ı oke	2.78 lb.	I rubbio	1.62 peck
			I cantaro	100.00 lb.	1 ardeb	4.88 bush.
177	•		r pichai	2.23 foot	1	
r	rance	100 centimes = 1 franc 25 francs	ı i.ilogramme		ı litreı ı hectolitre	1.76 pint
		25 Iranes	I mene	1.09 yalu	i ditto	
G	reat Britain		Weights and	measures same	as U.S.	2.73
G	Germany	100 pfenning = 1 mark	French		system.	
		Ten mark piece (gold)	1 pound	1.07 lb.	ı gallon	1.33 qt.
C	!=====	Twenty do	The metric,	as in France.	is the official	crestam
G	reece	loo lepta = 1 drachma	ı oke	2.80 lb.	r kilo	system.
			r quintal	L.to.cwt.		O.y.
			ı picha ı quintal	2.23 foot		ľ
Ĥ	Iayti	piastre	ı quintal	107. lb.	ı gou.	0.15 gt.
11	ndia	ı piastre 16 annas= ı rupee	r mun or maund	2.0 <sub>5</sub> lb. 82.28 lb.	1 pally (grain) 1 soally ditto	10.28 lb. 1.83 cwt.
		'	I mun, or maunu.	02.20 10.		of capacity.
I	taly	100 centimes = 1 franc	ı chilogramma	2.20 lb.	ı litro	1.76 pint
	•	25 francs	τ metro	1.09 yard	r ettolitro r ditto	22.00 gallon 2.75 bush.
		l i		OLD	System.	2./5 5434.
	Ancona		ı libbra	0.75 lb.	ı boccale	6.30 pint
_		1	r braccia	2.11 foot	1 rubbio	7.87 bush
•	Genoa		r libbra	0.77 lb.	ı pinta	2.61 pint
	Leghorn			1.89 foot 0.75 lb.	ı mina ı boccale	3.31 bush. 2.00 pint
	· · · · · · · · · · · · · · · · ·		r braccia	1.91 foot	r moggio	2.00 g'ter
	Naples		r lıbbra	0.70 lb.	ı salma	34.01 gallon
		i	ı canna	2.31 yard	I tomolo	I I.SI DUSA.
	Venice		ı libbra	1.05 lb.	ı mira	3.35 gallon
т.	enen	r itzehu	1 cattie	2.23 foot 1.33 lb.	ı stajo ı sigou	2.33 bush. 1.5 do.
,	whan	ı itzebuı teal	r picul.	133. lb.		,
		I tcal				
		ı robau				
	iberia	As in England. Accounts	As in	United States	ı kuba	0.89 qt.
	iberia	As in England. Accounts are also kept in American	As in	United States	ı ardeb	o.89 qt. 3.87 do.
L	iberia	As in England. Accounts are also kept in American dollars and cents.			ardeb	3.87 do. England.
L	iberia	r robau As in England. Accounts are also kept in American dollars and cents.	ı arroba	United States  25. lb. 100. lb.	I ardeb	3.87 do. England. 11. qt.
L	iberia	As in England. Accounts are also kept in American dollars and cents.	ı arroba	25. lb.	Also as in I arroba (oil) I arroba (wine) I fanega	3.87 do. England. 11. qt. 14. do. 24. do.
L M	iberia	r robau. As in England. Accounts are also kept in American dollars and cents. 12 cents = 1 real. 1 piastre.	ı arroba ı quintal	25. lb. 100. lb.	Also as in I arroba (oil) I arroba (wine) I fanega I baril	3.87 do. England. 11. qt. 14. do. 24. do. 66.5 do.
L M	iberia	r robau. As in England. Accounts are also kept in American dollars and cents. 12 cents = 1 real. 1 piastre.	r arroba	25. lb. 100. lb. 2.20 lb.	Also as in I arroba (oil) I arroba (wine) I fanega I baril I kan	3.87 do. England. 11. qt. 14. do. 24. do. 66.5 do. 1.76 pint
L M	iberia	r robau. As in England. Accounts are also kept in American dollars and cents. 12 cents = 1 real. 1 piastre.	ı arroba	25. lb. 100. lb.	I ardeb	3.87 do. England. 11. qt. 14. do. 24. do. 66.5 do. 1.76 pint 22.co gallon
L M N	iberia  Iexico  etherlands	r robau.  As in England. Accounts are also kept in American dollars and cents. 12 cents = 1 real.  1 piastre  100 cents or 2 guilder as tivers.	r arrobar quintalr	25. lb. 100. lb. 2.20 lb. 1.09 yard	r ardeb	3.87 do. England. 11. qt. 14. do. 24. do. 66.5 do. 1.76 pint 22.co gallon
M N N	iberia  [exico  [etherlands  [orway	r robau.  As in England. Accounts are also kept in American dollars and cents. 12 cents = 1 real 1 piastre 1 co cents or 2 unider 24 skilling = 1 mark 24 skilling = 1 mark 5 mark = 1 specie-daler	r arrobar quintalr pondr el	25. lb. 100. lb. 2.20 lb. 1.09 yard measures as	a ardebAlso as in I arroba (oil) I arroba (wine) I fanega I baril I vat I mudde (zak) Danish,	3.87 do. England. II. qt. 14. do. 24. do. 66.5 do. 1.76 pint 22.00 gallon 2.75 bush.
L M N	iberia	r robau.  As in England. Accounts are also kept in American dollars and cents.  12 cents = 1 real  1 piastre  1 co cents or 20 stivers. = 1 guilder  24 skilling = 1 mark  5 mark = 1 specie-daler  5 shahi	r arroba r quintal r pond t el Weights and	25. lb. 100. lb. 2.20 lb. 1.09 yard measures as 0.34 lb.	x ardeb	3.87 do. England. 11. qt. 14. do. 24. do. 66.5 do. 1.76 pint 22.co gallon 2.75 bush.
M N N	iberia	r robau.  As in England. Accounts are also kept in American dollars and cents.  12 cents = 1 real  1 piastre  1 co cents or 20 stivers. = 1 guilder  24 skilling = 1 mark  5 mark = 1 specie-daler  5 shahi	r arrobar quintalr pondr el	25. lb. 100. lb. 2.20 lb. 1.09 yard measures as	a ardebAlso as in I arroba (oil) I arroba (wine) I fanega I baril I vat I mudde (zak) Danish,	3.87 do. England. II. qt. 14. do. 24. do. 66.5 do. 1.76 pint 22.00 gallon 2.75 bush.

Country.	Moneys.	Weigi	its.	Measu	RES.
Portugal	r,000 reis = r milrea	The metric.  I arratel  I arroba  I vara	as in Spain, 1.01 lb. 32.38 lb. 1.20 yard	1 almude (can- taro) Lisbon 1 fanega ditto	
Russia	100 copeck = 1 rouble (silver.)	r funt r poud		r moyo r vedro tchetverik	2.74 gallon 0.72 bush.
Siam	ı tael dollar	r catty	2.33 foot 1.33 lb. 133. lb. OFFICIAL	By weight. System.	5.77 ditto
Spain	100 centesimos = 1 real 20 reales = 1 dollar		2.20 lb. 1.09 yard	i litro i hectolitro i ditto	1.76 pint 22.00 gallon 2.75 bush.
	r	ı libra	MERCANTILE 1.01 lb. 25.36 lb.	r cantaro r fanega	3.56 gallon 1.55 bush.
Spanish South America	8 reales, or too centesimos = r dol.	vara	2.78 foot measures as	r cahiz Spanish.	2.33 q'ter
Venezuela New Granada Peru Monte Video	ditto				
Buenos Ayres	ditto				}
Sweden	riksmynt riksdal:r	r skälpund r centner r aln	o.93 lb. 93.70 lb. 1.95 foot	r kann r tunna, r ditto (grain)	4.60 pint 27.63 gallon 4.50 bush.
Switzerland	ı franc	r pfund	1.10 lb. 110. lb.	I maas	1.32 qt.
Turkey	40 paras = I piastre	r oke r quintal r picha	2.83 lb. 1.11 cwt, 2.23 foot	r almud r kilo	
Zanzibar	Also American, French, English, and Italian money.	r maund	2.23 100t 1.48 lb. 17.6 lb.	ı kil- of kibabas ı dzesza	3.13 qts. 22.6 do.

### TEMPERATURE OF THE UNITED STATES.

We give below a table prepared by selection from the voluminous records of the recent work on Amerc an temperature, showing the mean annual temperature of the atmosphere at a given point in each of the forty-nine States and Territories of the Union. The place is selected as either the capital or some leading city or town where observations have been most continuously kept:

State or Territory.	Place of observation.	Mean annual temper- ature.	State or Territory.	Place of observation.	Mean annual temper- ature.
Alabama	Mobile	Degrees.	Mississippi	Jackson	Degrees.
Alaska	Sitka	46	Missouri	St. Louis	64
Arizona	Tucson	40 60	Montana	Helena	55
	Little Rock		Nebraska		43
Arkansas California	San Francisco	63	Nevada	Omaha	49
		55		Camp Winfield Scott.	50
		48	New Hampshire	Concord	46
Connecticut	Hartford	50	New Jersey	Trenton	53
Dakota		47		Santa Fe	51
Delaware	Wilmington	53	New York	Albany	48
Dist. of Columbia	Washington	55	North Carolina	Raleigh	59
Florida	Jacksonville	69	Ohio	Columbus	53
Georgia	Atlanta	5 <b>8</b>	Oregon	Portland	53
[daho	Fort Boise	52	Pennsylvania	Harrisburg	54
[llinois	Springfield	50	Rhode Island	Providence	48 62
Indiana		51	South Carolina	Columbia	
Indian Territory	Fort Gibson	60	Tennessee	Nashville	58
Iowa	Des Moines	49	Texas	Austin	67
Kansas	Leavenworth	51	Utah	Salt Lake City	52
Kentucky	Louisville	56	Vermont	Montpelier	43
Louisiana	New Orleans	69	Virginia	Richmond	57
Maine	Augusta	45	Washington Ter	Steilacoom	51
Maryland	Baltimore	54	West Virginia	Romney	52
Massachusetts	Boston	48	Wisconsin	Madison	45
Michigan	Detroit	47	Wyo, [	Fort Bridger	41
Minnesota	St. Paul	42	1 <b>i</b> i		•

### FIRE DEPARTMENTS IN THE UNITED STATES.

[From the work published by The Fireman's Journal Company, No 16 Dey Street, New York.]

Table showing the number of places in each State having, according to the last census, a population of 1,000 and upwards; the number having means of protection against fire; the number having no protection; and the number from which it was impossible to obtain reports:

Name of State.	Number	Number having fire pro- tection.	having	Number from which no returns were received.	Name of State.	Number	Number having fire pro- tection.	having	Number from which no returns were received.
Maine	49	36	4	9	Ohio	194	138	46	10
New Hampshire	37	29	3	5	Michigan	215	108	70	37
esmont	40	27	5	8	Indiana	175	133	32	10
Massachusetts	276	153	8ĭ	42	Illinois	251	126	79	46
Rhode Island	22	16	5	ī	Wisconsin	76	57	12	7
Connecticut	65	43	17	5	Minnesota	27	20	6	I
New York	34I	245	62	34	Iowa	8 r	62	13	6
New Jersey	73	52	20	i	Kansas	30	23	5	2
Pennsylvania	269	161	73	35	Nebraska	15	10	5	0
Delaware	17	8	l ő l	0	California	45	41	2	2
Maryland	34	16	16	2	Oregon	6	6	0	0
/irginia	35	24	9	2	Nevada	8	7		1
West Virginia	24	13	7	4	Colorado	5	1 4	0	1
North Carolina	23	13	6	4 1	District of Columbia	1	I I	0	0
South Carolina	20	14	3	3	TERRITORIES:	; '	1 '	1	1
Georgia	47	26	19	2	New Mexico	1	0	1	0
florida	12	7	1 4	1 1	Dakota	4 '	1	3	0
Alabama	31	17	l ri l	1 3 1	Montana	i	1	ŏ	0
Mississippi	27	14	اوا	4	Idaho	2	2	0	0
ouisiana	18	16	0	2	Utah	10	6	4	0
Cexas	34	23	اوا	2	Wyoming	3	2	i	0
Arkansas	7	6 !	. 6	1 1	Arizona	3	1	0	2
Aissouri	57	26	31	0	Washington	1 4 1	3	1	0
Cennessee	25	13	12	0	= 1		<u> </u>		
Centucky	36	22	13	1 1	Totals	2,776	1,772	708	206

Table showing the number of Steam, Chemical and Hand Engines in use in the several States and Territories:

Name of State.	Number of Steamers.	Number of Chemical Engines.	Number of Hand Engines.	Name of State.	Number of Steamers.	Number of Chemical Engines.	Number of Hand Engines.
Maine New Hampshire Vermont Massachusetts Rhode Island Connecticut New York New Jersey Pennsylvania Delaware Maryland Virginia West Virginia North Carolina South Carolina Georgia Florida	20 22 3 149 27 35 222 78 180 2 7 23 180 27 28 3	14 13 1 40 15 68 28 12 0 12 3 3 5 1	64 53 4x 246 17 31 256 43 12 6 30 10 10 14 20 25	Ohio Michigan Indiana Indiana Illinois Wisconsin Minnesota Lowa Kansas Nebraska California Oregon Nevada Colorado District of Columbia TERRITORIES: New Mexico Dakota	135 03 50 60 49 14 18 8 6 44 7 4 0 8	15 15 12 55 16 46 13 6 9 0	96 7 58 51 8 8 8 6 3 3 8
Alabama Mississippi Louisiana Texas Arkansas	30 30 20 6	9666	12 12 19 19	Montana Idaho Utah Wyoming Arizona	0 0 1 .	0 0 1 2 0	1 0 5 1
Missouri Fennessee Kentucky	35 12 36	11 7 15	14 5 10	Washington	I.443	335	3 1,518

### LIST OF NOTABLE SHIPWRECKS—(1782 To 1878).

Name.	Date.	Where From.	Where Lest.	Lives L	ost.
Amazon.	18to Jan		Land's End, England		100
Amazon.	1852, Jan. 4 1861, Nov.	(Prussian man-of-war)	Coast, N. Holland		118
America	1801, NOV.	(Collision with U.S.)	Ohio River		72
Anglo-Saxon	1863, Apr. 27	Liverpool	Cape Race		237
Annie Jane	1803, Apr. 27 1853, Sep. 28	Liverpool	Hebrides		237 348
Arctic	1853, Sep. 28 1854, Sep. 27	(U.S. mail steamer)	Cape Race	l	322
Atlantic	1852, Aug. 20		Lake Erie	<b></b>	250
Atlantic	1873. Apr T	Liverpool (W. S. line)	Coast, Nova Scotia		560
Austria	1873, Apr. 1 1858, Sep. 13	Hamburg	Atlantic	1	500
Avalanche	1877, Sept. 13	(For New Zealand)	British Channel		100
Avenger	1847, Dec. 20	England	Bizerta Africa		266
B. Billow;	1831, Apr. 9		Nova Scotia		137
Ben Sherrod	1837, May 9	New Orleans	Natchez		175
Birkenhead	1852, Feb. 26	Queenstown	Coast, South Atrica		454
Boston	1830, May 25	(Burned at sea)	by lightning		
Brandywine	1831, Apr. 9	Mississippi R	Near Memphis		IIC
Bristol	1836, Nov. 20	Liverpool	Long Island		75 80
British Admiral	1874, May 23	Liverpool	Near Australia		
Brother Jonathan	1865, Aug. 25	San Francisco	Pacific		146
Cambria	1870, Oct. 19	New York	Coast, Ireland		170
Captain	1870, Sept. 7	(British man-of-war)	Off Finisterre		500
Carrick	1847, May 19	(Canadian Brig)	St. Lawrence		170
Cazador	1856, Jan. 30	(Chilian war steamer)		ļ	318
Central America	1857, Sep. 12	Havana and New York.	Gulf of Mexico	]	427
City of Boston	1870, Jan. 28	N. Y. (for Liverpool)	Never heard from	]	191
City of Glasgow	1854, Mar. 1	Liverpool (to Phila)	Never heard from		480
Ci y of Philadelphia	1854, Sep. 17	Liverpool	Cape Race		•••
City of Washington	1873, July 5	(Inman Steamship)	Off Novo Scotia		460
Cospatrick	1874, Nov. 17	London	Burned at sea		465
Deutschland	1875, Dec. 6	Bremerhaven, Ger	Kentish Kn'k Sand Near Macao, China Near Nova Scotia		- 60
Donna Maria	1850, Oct. 29		Near Macao, China	·····	188
Dunbar	1857, Aug. 27	(Ship)	Indian O	į	261
Eagle Speed	1865, Aug. 20	Calcutta	Indian Ocean		265
Erie	1841, Aug. 9	Buffalo	Burned, Lake Erie		175
Eten	1877, Jnné 1878, Mar. 23	Bombay	Near Valparaiso		100
Eurydice		Now Vork	Isle of Wight		300
Evening Star	1866, Oct. 3	New York	Tybee Island, Ga	<b></b>	253
Exmouth	1847, Apr. 28	Londonderry	Atlantic		230
Floridian	1854, Apr. 29	Bremen	Atlantic		180
Floridian	1849, Feb. 28	Antwerp and N. Y	English coast		200
Friesland	1877, Dec.	Wilmin	Atlantic		168
General Lyon	1865, Mar. 31	Wilmington, N. C	Cape Hatteras		500
George Canning	1855, Jan. 1	(Hamburg & N. Y. pkt)	Near River Elbe		96
Golden Gate	1862, July 27	San Francisco	Mexican coast		204
Governor Fenner	1841, Feb. 21	Liverpool	Atlantic		122
Griffith	1850, June 17	Altany	Lake Erie		300
Henry Clay	1852, July 28	Alt any	Hudson River		20 81
Hibernia	1868, Nov. 25	N. Y. (to Glasgow)	Coast, Ireland		85
Home	1837, Oct. 9	New York	Pamlico Sound, N. C		100
Hungarian	1860, Feb. 19	Liverpool (to Portland).	Cape Sable		20
Independence	1853, Feb. 16	Central America	Lower California		149
Jane and Margaret	1837, Feb. 22	Liverpool	Isle of Man		20
Japan	1874, Dec. 17	(Pacific mail steamer)	Near Yokohama		400
John Dutlades	1855, May 8	(Barque)	Manacles Rocks	{	19
John Rutledge	1856, Feb. 19	Liverpool (to New York)			
Johnson, A. N	1847, Dec.	Cincinnati	Ohio River		
Kars	1874, June 22	/Collision	Sea of Marmora		26
Lady Elgin	1860. Sept. 8	(Collision with Augusta)			29
Lady Nugent		Madras	Foundered		40
Lexington	1840, Jan. 13	New York	Watch Hill, R. I	I .	4
Lochearn	1873. Nov. 28	Glasgow	Atlantic		••
London	1866, Jan. 11	London	Bay of Biscay	1	22
Luna		New York	English Channel		10
Lyonnais	1856, Nov. 2	New York	Atlantic	1	13
Megæra	1871, June 17	(British troop ship)	Pacific Ocean		72
Mercedes		(Peru war ship)	Callao Watch Hill P I		73
Metis	1872, Aug. 30	New You	Watch Hill, R. I Long Island	1	5
DE OTT OF	1837, Jan. 3	Liverpo l	Min in i	1	10
Mexico	1837, Oct. 29	Onebee	Mis issippi River		23
Monmouth		Ouebec	Near Quebec	. l	25
Monmouth	1857, June 26		1 Min ***		
Monmouth	1857, June 26 1838, Apr. 25	Čincinnati	Near Cincinnati		
Monmouth Montreal Moselle. New Jersey.	1857, June 26 1838, Apr. 25 1856, Mar. 15	Čincinnati	Near Cincinnati Camden ferry-boat)		3
Monmouth Montreal Moselle. New Jersey. Niagara.	1857, June 26 1838, Apr. 25 1856, Mar. 15 1865, Nov. 24	Čincinnati	Near Cincinnati		30
Monmouth Montreal Moselle. New Jersey. Niagara. North American.	1857, June 26 1838, Apr. 25 1856, Mar. 15 1865, Nov. 24 1864, Dec. 22	Čincinnati	Near Cincinnati Camden ferry-boat) Mississippi River		19
Monmouth Montreal Moselle. New Jersey. Niagara. North American. Northfleet	1857, June 26 1838, Apr. 25 1856, Mar. 15 1865, Nov. 24 1864, Dec. 22 1873, Jan. 22	Cincinnati	Near Cincinnati		13 30 10 19 29
Monmouth Montreal Moselle. New Jersey Niagara. North American Northfleet Ocean	1857, June 26 1838, Apr. 25 1856, Mar. 15 1865, Nov. 24 1864, Dec. 22 1873, Jan. 22 1854, Nov. 24	Cincinnati (Philadelphia + nd  London Boston	Near Cincinnati		10 19 29 3
Monmouth Montreal Moselle. New Jersey. Niagara. North American. Northfleet	1857, June 26 1838, Apr. 25 1856, Mar. 15 1865, Nov. 24 1864, Dec. 22 1873, Jan. 22 1854, Nov. 24 1848, Aug. 24	Cincinnati (Philadelphis > nd  London Boston Liverpool	Near Cincinnati		10 19 29

NAME.

Date.

### LIST OF NOTABLE SHIPWRECKS—(1782 TO 1878).—Continued.

Where From.

Lives Lost.

Where Lost.

Ornhaue	7860 Feb 7	(British man-of-war)	New Zealand 181
Orpheus			Never heard from 186
		Liverpool (for New York)	
Pacific		Victoria	Cape Flattery 157
Pennsylvania			Mississippi River 100 Lake Huron 100
Pewabic		Propeller	Lake Huron
Phoenix	1847, Nov. 21		Lake Michigan 240
Pomona	1859, Apr. 28	Liverpool	Coast. Ireland
Pommerania	1878, Nov. 25	Hamburg American line	English Channel 50
Powhatan	1854. Apr 15	Havre (to the U. S.)	Atlantic3II
Poyang	1875, June 1	Macao	Hong-Kong 100
President	1841, Mar. 13	New York	Never heard from 109
Princess Alice		London, (Collision)	Thames River
			Disser (man besent)
Princeton	1844, Feb. 28	Potomac	River (gun burst) 20
Pulaski	1838, June 14	Savannah	North Carolina coast 100
Racehorse			
Rothsay Castle	1831, Aug. 17	•	Near Liverpool
Royal Adelaide	1850, Mar. 30	Cork and London	Near Margate, England 206
Royal Charter	1859, Oct. 26	Australia	Isle Anglesea, Wales 446
Royal George	1782, Aug. 20	(British man-of-war)	Sunk at Portsmouth 600
St. George	1852, Dec. 24	Liverpool	Burned at Sea 51
St. Paul		Hong-Kong	
San Francisco		N V (As California)	Foundaried et ace
	1853, Dec. 24	N. Y. (to California)	Foundered at sea 240
Schiller		New York	
Shanunga		(Collision with	Iduna) 172
Staffordshire		Liverpool to Boston	Near Cape Sable 177
Stonewall		St. Louis	Near Cairo, Ill 222
Sultana	1865, Apr. 28	Explosion (Miss. River).	Returned Union pris 1,320
Talisman		Pittsburg	Ohio River
Tayleure		(White Star Line)	Coast, Ireland 370
Ville du Havre		New York	Azore Islands 200
Wawasset		Washington D C	(Burned) Potomac River. 45
Wilhelmsburg		Washington, D. C	Coast, Holland 250
William and Mary	1863 Nov.	(Emigrant ship)	Near Bahama Islands 170
William and Mary	1053, May 3	(Emigrant snip)	Near Danama Islands
SOME OF	THE MOST	DESTRUCTIVE F	IRES ON RECORD.
1666, Sept. 26 -The "Gre	eat Fire" in Lo	ndon: ruins covered 436 ac	res; 13.200 houses destroyed. About
200,000 persor	ns forced to cam	ip out.	, -5
1812. Sept. 14.— Moscow b	urned by order	of the Russians : fires order	red lighted in 500 places; 1180 houses,
exclusive of n	alaces and chur	ches hurned	red lighted in 300 places, 1100 house,
TROT Dec 16 New York	· · 600 warehow	os and Cas ass see in mean	natural description of
7808 April of('harlasta	n S C Lore	ses and \$20,000,000 in prop	destroyed; loss, \$3,000,000.
70aa Sant 6 Nam Vanl	u, o. c., oue-m	an the city (1150 buildings)	destroyed; loss, \$3,000,000.
1839, Sept. 6.—New York	: 40 Duliaings;	10ss, \$10,000,000.	
1842, May 5.—Hamburg,	Germany; 4219	) buildings burned; 100 liv	ves and \$35,000,000 worth of property
lost.			
1845, April 10.—Pittsburg	; 1000 building	rs; loss, \$6,000,000.	
1845, May 28.—Immense f	ire at Quebec;	1050 houses burned and	12,000 people made homeless; many
lives lost.		•	
	reat fire in One	bec1365 houses (two-thire	ds of the city) hurned
1846. June 12 -St. John's	Newfoundland	d · nearly the whole town de	estroyed; 6000 people burned out.
TRAS Allquet ToAlbany	N V . one th	ird of city (600 houses) bur	ned t loss to occore outlied out
1040, August 17,—Albany,	, 14. I., ODE-ID	ind of city (ooo nouses) bur	neu; 10ss, \$3,000,000.
1051, May 3-5.—San Franc	115CO; 2500 DUII	dings ourned; many lives	lost; estimated loss, \$3,500,000.
1051, may 4.—St. Louis;	about three-for	arths of the city burned; I	oss, \$11,000,000.
1851, June 22.—San Franc	usco; 500 build	ings burned, loss, \$3,000,0	000.
1861, June 22.—London;	wharves on Too	oley street; fire burned for	a month; loss estimated, \$10,000,000.
1863, Dec. 8.—Santiago, S	outh America;	Church of the Campani	a burned; 2000, principally women,

perished.

1866, July 4.—Portland, Me., nearly destroyed; 10,000 people homeless; loss, \$15,000,000.
1870, June 5.—Constantinople; 7000 buildings burned; 2000 lives lost.
1871, Oct. 8-9.—Chicago; fire swept over 2125 acres, destroying nearly all the business portion and much of the residence portion of the city; 1600 st res, 28 hotels, 60 churches, nearly 1500 residences burned; 250 lives lost; loss estimated, \$105,000,000.

Great forest fires in Wisconsin and Michigan; 1000 lives lost; 15,000 people made homeless;

loss estimated at \$3,000,000.

1872, Nov. 9.—Boston; 65 acres burned in the business heart of the city; 14 lives lost; 446 buildings destroyed; loss, \$73,600,000.

1873, Aug. 2.—Portland, Oregon; 23 blocks, 250 dwellings destroyed; loss, \$1,500,000.

1873, Aug. 2.—Fortiand, Oregon; 23 Diocks, 250 dwellings destroyed; loss, \$1,500,000.

1874, Feb. 4.—Great fire in London; loss, \$15 000,000.

1874, July 14.—Chicago; 15 squares burned; 346 buildings destroyed; loss, over \$4,000,000.

1875, Feb. 8.—New York; destructive fire on Broadway; loss, \$3,000,000.

1875, April 28.—Oshkosh, Wis.; a square mile of city in ruins; loss, over \$2,000,000.

1875, May 27.—Holyoke, Mass.; French Cathedral burned; 75 lives lost.

1875, Nov. 4.—Virginia City, Nev.; business portion destroyed; loss, \$4,000,000.

1877, June 21.—St. Johns, New Brunswick; two-fifths of city burned; 1650 dwellings: loss \$12,500,000.

### ORGANIZATION OF THE NATIONAL BOARD OF FIRE UNDERWRITERS OF THE UNITED STATES.

OFFICES Nos. 156 AND 158 BROADWAY, N. Y.

ANNUAL MEETING HELD IN NEW YORK CITY, APRIL 23, 1879.

### **OFFICERS:**

President—ALFRED G. BAKER, Philadelphia. Vice-President—B. LOCKWOOD, New York. Secretary—M. BENNETT, JR., Hartford. Treasurer—J. S. PARISH, Providence.

Executive Committee—D. A. HEALD, Chairman; L. J. Hendee, Albert Bowker, J. E. Pulsford, D. W. C. Skilton, Dwight R. Smith, F. W. Arnold, E. A. Walton, W. S. Davis, W. H. Ross, George T. Cram; Henry K. Miller, Secretary.

### STANDING COMMITTEES.

- Finance—E. A. WALTON, Chairman; J. S. Parish, Albert Bowker, M. F. Hodges, J. E. Pulsford.

  Legislation and Taxation—D. A. HEALD, Chairman; Henry Kellogg, W. H. Ross, Charles Platt, E. W. Crowell.
- Incendiarism and Arson—B. S. WALCOTT, Chairman; A. W. Jillson, G. A. Van Allen, H. A. Howe, J. H. De Wolf.
- Statistics—H. A. OAKLEY, Chairman; J. W. McAllister, H. Kellogg, F. W. Arrold, B. S. Walcott Form of Policy—James Nichols, Chairman; J. S. Parish, L. W. Clarke, A. DuMont, A. W. Murray. Construction of Buildings—E. W. Crowell, Chairman; J. Goodnow, J. D. Browne, C. H. Bigelow, John D. Cocks.
- Fire Department, Fire Patrol and Water Supply—J. W. MURRAY, Chairman; Theo. Townsend, W. B. Clark, A. J. Smith, R. James Tatman.
- Adjustments-W. S. Denny, Chairman; A. DuMont, Henry W. Eaton, George Dornin, B. C. Townsend.
- Membership-R. D. Alliger, Chairman; W. G. Crowell, D. W. C. Skilton, I. Remsen Lane, Stephen Crowell.
- On Origin of Fires-R. J. SMITH, Chairman; H. A. Oakley, Charles Sewall, Geo. L. Chase, W. S. Denny.
- On Patents, Gas Machines and Carburetters—H. H. HALL, Chairman; D. W. C. Skilton, W. S. Davis, Thomas S. Chard, James Newman.
- Wind Currents-George T. Hope, Chairman; Mark Howard, W. G. Crowell, A. H. Wray, P. Notman.

### ORGANIZATION OF THE FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST

ANNUAL MEETING TO BE HELD IN CHICAGO, SEPTEMBER 17-18, 1879.

### OFFICERS:

President—G. W. ADAMS.
Vice-President—W. B. CORNELL.
Secretary and Treasurer—GEO. W. HAYES.

Executive Committee—Henry Hall, New York; Daniel Morse, Michigan; J. O. Wilson, Illinois; C. H. Case, Illinois; E. F. Rice, Ohio; A. M. Cunningham, Kentucky; P. S. Boucher, Indiana; E. B. Ames, Minnesota; M. M. Hamlin, Nebraska; W. T. Clarke, Missouri; H. Clarkson, Kansas; T. J. Zollars, Iowa; I. W. Holman, Wisconsin; I. S. Blackwelder, A. J. Waters, and R. J. Smith, at arge.

### ORGANIZATION OF THE NEW YORK BOARD OF FIRE UNDERWRITERS.

### OFFICERS:

President—EDWARD A. WALTON.
Vice-President—Thos. F. JEREMIAH.
Secretary—W. W. HENSHAW.
Assistant Secretary—JAMES YERI—E.
Treasurer—MARCUS J. HODGES.

STANDING COMMITTEES.

Finance—Edmund Driggs, James A. Alexander, Daniel Underhill, Stephen Crowell, John W. Murray, H. M. Forrester, J. E. Pulsford.

Fire Patrol—Martin L. Crowell, J. B. Ames, Wm. M. Randall, Saml. Townsend, Henry E. Bowen, Wm. De L. Boughton, C. M. Peck.

Laws and Legislation-Peter Notman, Thomas B. Jones, Wm. M. St. John, Edgar W. Crowell, George T. Hope, George W. Savage, George M. Colt.

Surveys.—N. C. Miller, Henry H. Hall, Samuel P. Blagden, J. F. Halstead, John E. Kahl, James S. Hollinshead, Alfred A. Reeves.

Police and Origin of Fires—Geo. W. Montgomery, Theodore Wehle, James H. Pinkney, W. S. Cortelyou, Wm. H. Ross, Andrew J. Smith, W. A. Burtis.

### ORGANIZATION OF THE CHICAGO BOARD OF FIRE UNDERWRITERS.

### OFFICERS:

President—J. GOODWIN.
Vice-President—R. W. HOSMER.
Treasurer—JAMES H. MOORE.
Secretary—ALFRED WRIGHT.

STANDING COMMITTEES.

Fire Patrol—George M. Lyon, John J. Janes, I. J. Lewis, E. E. Ryan, E. M. Teall.

Building Law--C. W. Drew, C. Witkowsky, Wm. D. Marsh.

Fire Ordinance—J. B. Floyd, Thomas Goodman, A. Loeb. Finance—George C. Clarke, C. H. Case, F. S. James.

Water Supply—S. M. Moore, Wm. Warren, H. H. Brown.

Reference-L. H. Davis, D. S. Munger, R. S. Critchell.

### ORGANIZATION OF THE NEW YORK STATE ASSOCIATION OF SUPER-VISING AND ADJUSTING AGENTS.

### **OFFICERS:**

President—ALFRED ROWELL.
Vice-President—R. M. LITTLE.
Secretary and Treasurer—J. M. HODGES.

Executive Committee—O. W. Palmer, L. L. Barney, D. C. Osmun, H. L. Pasco, J. B. Chaffee, George W. Burchell, Curtis Clark.

### ORGANIZATION OF THE OHIO STATE ASSOCIATION OF FIRE UNDERWRITERS.

### OFFICERS:

President—A. J. WATERS. Secretary—JACOB PEETREY.

Executive Committee-Peter A. White, C. E. Bliven, J. S. Miles.

STANDING COMMITTEES.

Writing of Policies—Owen Owens, O. I. Gunckle, H. M. Brooks. Adjustments—Pierre L. Boucher, Leon Bryant, L. J. Bonar.

State Legislature—C. E. Bliven, A. Gardner, Jr., J. W. Hartwell, A. J. Waters, C. W. Marshall, E. P. Safford, A. M. Searles, G. W. Jones, Gazzam Gano.

### ORGANIZATION OF THE MICHIGAN ASSOCIATION OF FIRE UNDER-WRITERS.

### OFFICERS:

President-L. H. Fox.

Vice-President-HARVEY BUSH.

Secretary and Treasurer-FRED. E. BURT.

Executive Committee-George W. Chandler, H. H. Heaford, Henry M. Brooks.

### ORGANIZATION OF THE WISCONSIN STATE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

### OFFICERS:

President—S. M. OGDEN.
Vice-President—W. A. TEALL.
Secretary—WILLIAM L. JONES.

Treasurer-B. M. WEIL.

Executive Committee—S. M. Ogden, B. M. Weil, E. L. Dimock, A. H. Main, C. L. Dering, W. H. Miller, John C. Remick.

### ORGANIZATION OF THE UNDERWRITERS ASSOCIATION OF THE SOUTH.

### OFFICERS:

President—EDWARD S. GAY. Vice-President—J. B. EZELL. Secretary—H. C. STOCKDELL.

Executive Committee—A. DuMont, J. T. Trezevant, J. S. Raine, Leslie Mims, A. N. Cunningham, Thomas Peters, Jr., L. M. Tucker, G. R. Dunn, Wm. Thayre, S. W. Williams, N. O. Louve, W. L. Cowarden.

### ORGANIZATION OF THE UNDERWRITERS ASSOCIATION OF THE STATE OF ALABAMA.

### **OFFICERS:**

President-ROBERT E. COXE.

Vice-Presidents-William H. Ross, A. H. Moses, N. D. Cross. Secretary and Treasurer-Edwin B. Joseph.

Executive Committee—Robert E. Coxe, A. H. Moses, E. B. Joseph, William H. Ross, N. D. Cross, A. A. Walker, J. R. Adams.

STANDING COMMITTEES.

Local Boards and Tariffs—W. W. Sublette, J. R. Adams, R. O. Randall. Incendiarism and Arson—Thos. Peters, Jr., Israel Putnam, Chas. A. Holt. Legislation and Taxation—R. M. Woolsey, J. R. Adams, A. A. Walker. Fire Department and Water Supply—John Maguire, John L. Rison, A. Kayser.

Statistics-Robert Cloud, S. H. Beasley, H. D. Green.

### ORGANIZATION OF THE UNDERWRITERS ASSOCIATION OF THE STATE OF GEORGIA.

### **OFFICERS:**

President—R. H. FOOTMAN.

Vice-Presidents—W. P. PATILLO, W. W. THOMAS, D. F. WILLCOX. Secretary and Treasurer—INO. A. WHITNER.

Executive Committee—R. H. Footman, W. W. Thomas, Jno. A. Whitner, W. P. Patillo, D. F. Willcox, J. Gadsden King, Jno. A. Perdue.

### STANDING COMMITTEES.

Local Boards and Tariffs—EDWARD S. GAY, Chairman, W. W. Thomas, J. D. Johnston. Forms of Policies—C. A. REITZE, Chairman, C. W. Harris, W. F. Groves. Legislation and Taxation—W. S. WALKER, Chairman, J. Norris, I. C. Plant. Fire Department and Water Supply—J. T. THOMAS, Chairman, J. M. Dexter, Joel Hurt. Statistics—D. F. WILLCOX, Chairman, J. G. Whitfield, L. Lanier.

### ORGANIZATION OF THE BOARD OF UNDERWRITERS OF THE STATE OF TENNESSEE.

### **OFFICERS:**

President-EDWARD D. HICKS.

Vice-Presidents-John G. Lonsdale, John M. Brooks.

Secretary and Treasurer—HENRY B. ANDERSON.

Executive Committee—Edward D. Hicks, John M. Brooks, W. J. Colburn, John G. Lonsdale, Henry B. Anderson, Carrington Mason, John D. Anderson.

### ORGANIZATION OF THE TEXAS FIRE UNDERWRITERS.

### OFFICERS:

President-N. O. LAUVE.

Vice-President-J. T. TREZEVANT.

Secretary-C. M. MASON.

Treasurer-J. C. HALL.

Executive Committee-L. A. Pires, J. T. Dargan, S. O. Cotton, James Sorley, W. B. Smith.

### STANDING COMMITTEES.

1

Local Boards—J. T. DARGAN, Chairman; C. M. Guinard, G. J. Dexter. Tariffs—O. L. COCHRAN, Chairman; T. J. Roberson, W. R. Moore.

Adjustment of Losses-L. A. PIRES, Chairman; W. B. Smith, J. C. Carpenter.

Local Agents-W. F. CASTLES, Chairman; C. H. McGill, J. G. Anderson.

Fire Department and Water Supply-J. M. COTTON, Chairman; E. W. Taylor, T. F. Brady.

Legislation and Statistics-T. R. BONNER, Chairman; M. Quin, E. T. Eggleston.

Statistics—JAMES SORLEY, Chairman; T. James, W. F. Beers. Forms of Policies—T. D. KERFOOT, Chairman; A. L. Steele, J. E. Barry.

### LIFE UNDERWRITERS ASSOCIATION OF OHIO.

### OFFICERS:

President-COLIN FORD.

Vice-Presidents-W. E. BONFOEY, L. C. HOPKINS, T. E. DRAKE, G. F. LADD, T. S. FARLEY, A. G. HUTCHINSON.

Recording Secretary—CHARLES A. SUDLOW.

Corresponding Secretary-P. D. FINNEGAN.

Treasurer-R. L. DOUGLAS.

### SOUTHERN LIFE INSURANCE ASSOCIATION.

### **OFFICERS**

President-F. H. CAMERON.

Vice-President-T. N. FOWLER.

Secretary and Treasurer-H. M. FRIEND.

Executive Committee-F. H. Cameron, H. M. Friend, Maurice McCarthy, C. E. Thames, E. B. Smith.

### STANDING COMMITTEES.

Life Insurance Legislation, Ethics and Appeals—T. N. Fowler, L. S. Edwards, H. M. Friend. Mortality Experiences and Statistics—E. B. Smith, F. H. Cameron, C. E. Thames. Medical Department—Vaurice McCarthy, E. Burke Haywood, Charles H. Smith, C. Toxey.

### SOVEREIGNS OF THE WORLD.

The following list shows the various Sovereign Rulers of the most important countries through out the world, at the close of 1878:

		Acc	ession.
Austria	Francis Joseph, Emperor	Dec.	2, 1848
Baden	Fr ederick W. L., Grand Duke		24, 1852
Bavaria	Louis II., King	Mar.	10, 1864
Belgium	Leopold II., King	Dec.	10, 186
Brazil (South America)	Pedro II, Emperor	April	7, 1831
Denmark	Christian IX, King	Nov.	15, 186
England	Victoria, Queen	June	20, 1837
France	M. Grevy, President		24, 1873
Greece	George I, King of the Greeks		30, 1863
Hesse Darmstadt	Louis IV, Grand Duke		13, 1877
Holland			17, 1840
Italy		Jan.	
Mecklenburg Schwerifi	Frederick Francis II. Grand Duke	Mar.	
Mecklenburg Sterelitz	Frederic William Charles, Grand Duke	Sept.	
Oldenburg	Peter, Grand Duke	Feb.	27, 186
Persia	Nas-in-ed-Din, Shah		10, 1848
Portugal	Dom Louis I, King		11. 1861
Prussia	William I, Emperor of Germary	Jan.	2. 1861
Roman Church	Leo XIII. Poce	Feb.	20, 1878
Roumania		Mav	10. 1866
Russia	Alexander II, Emperor.	Mar.	
Saxe Coburg and Gotha	Ernest II, Duke	Jan.	
Saxony	Albert, King	Oct.	20, 1873
Spain		Dec.	30, 1875
Sweden and Norway			18, 1872
Furkey			31, 1876
United States (America)	Rutherford B. Hayes		4. 1876
Wurtemburg	Charles Frederick Alexander, King		25, 1861

### COMPARISON OF THE BUSINESS OF THE LIFE-INSURANCE COMPANIES OF GERMANY, GREAT BRITAIN, FRANCE, AND AMERICA.

Compiled from data furnished by Hon. Henry S. Washburn, in his Report on German Companies, made in 1879, to
John E. DeWitt, President of the Union Mutual Life Insurance Company, of Maine.

### BUSINESS DONE.

Countries.	No.	Policies	Policies Issued in 1877.		In Force Dec. 31, 1877.		
COUNTRIES	of Co's.	No.	Insurance.	No.	Insurance.	DEC. 31, 1877.	
Germany Great Britain France	52 109 13	83,906 93,692 29,678	\$72,893,025 205,877,465 55,674,000	773,873 1,006,856 177,300	\$585,640,642 1,976,961,500 324,960,000	\$140,303,680 653,449,090 108,912,025	
Totals	208	289,185	\$512,728,107	2,591,125	\$4,443,667,465	\$1,299 085,386	

### INCOME AND EXPENSES IN 1877.

Countries.	No.	of Premium	Interest and	Total Income.	*TOTAL EXPENSES.		
COUNTRIES.	Co's.		Profits.	Total Income.	Amount.	Per Ct.	
Germany	52 109 13 34	\$20,770,143 62,527,055 18,158,000 63,703,122	\$5,522,748 25,526,220 1,722,000 22,459.022	\$26,292,891 88,053,275 - 19,880,000 86,162,144	\$4,282,462 12,400,430 3,561,450 13,684,350	16.29 14.08 17.91 15.88	
Totals	208	\$165,158,320	\$55,229,990	\$220,388,310	\$33,928,392	15.29	

<sup>\*</sup> Expenses include dividends paid stockholders.

### PAYMENTS TO POLICYHOLDERS IN 1877.

Countries.	No.	DEATH LOSSES.		Endow- ments	Annuities	Surren Purchas	Dividends		
	Co's.	No.	Payments.	Paid.	Paid.	No. Payments.		Paid.	
GermanyGreat BritainFranceAmerica	52 109 13 34	13,713 24,209 1,473 7,804	\$8,725,460 47,610,335 3,752 000 20,426,672	\$704,433 440,000 5,676,615	\$655,.01 2,135,900 4,581,600	49,605 54,953 11,205 98,242	\$1,115,800 2,914,715 560,000 19,152,317	\$2,331,731 3,398,135 1,200,000 15,397,369	
Totals	208	47,199	\$80,514,667	\$6,821,048	\$7,372,661	214,005	\$23,742,832	\$22,327,235	

RECAPITULATION SHOWING THE TOTAL PAYMENTS MADE POLICYHOLDERS AND THE DIVIDENDS PAID POLICYHOLDERS AND STOCKHOLDERS.

Companies.	Total Payments to Policyholders.	Dividends Paid to Stockholders.	Dividends Paid to Policyholders.
52 German 109 Great Britain 13 French 34 American	\$13,532,525 56,059,345 10,533,600 60,652,973	\$540 214 2,304,755 885,800 356,785	\$2,331,731 3,398,135 1,200,000 15,397,369
208 Companies	\$140,778,443	\$4,087,254	\$22,327,235

Two American companies are on the purely stock plan; six have a guaranty stock fund, the stockholders receiving a small share of the profits only; and twenty-six are purely mutual, all profits going to the policyholders.

## EIGHT YEARS' TRANSACTIONS OF 100 BRITISH LIFE OFFICES.

[From The Review Almanac, published at 81 Great Queen Street, Lincoln's-Inn Fields, London.]

		INS	URA	NCE	YEAR BOOK.	
	Totals	88,300,000 2,400,000 38,000,000	128,700,000	Totals.	71,500,000 3,350,000 9,130,000 4,500,000 8,890,000 101,800,000 Increase.	•
,	1877	ξ. 12,500,000 348,000 5,200,000	18,000,000	1877	8, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6,	
	1876	ξ, 11,800,000 434,000 5,100,000	17,300,000	1876	13,000,000	)
	1875	λ 11,5∞,∞ο 28,οοο 5,1∞,1οο	16,900,000	1875	β, 9,530,000 1,200,000 1,200,000 590,000 1,201,000 1,360,000 11,360,000	
	1874	11,300,000 288,000 4,800,000	±6,400,000	1874	2,000,000 1,100,000 1,100,000 1,100,000 1,100,000 12,800,000 197,400,000	
	1873	£ 10,800,000 223,000 4,900,000	15,900,000	1873	8,760,000 1,000,000 1,000,000 1,039,000 1,039,000 113,300,000 11873	
	1873	ξ. 10,400,000 293,000 4,400,000	15,100,000	1872	8,440,000 1,100,000 1,00,000 1,00,000 1,00,000 1,000,000	
	1871	ξ 10,100,000 271,000 4,300,000	14,700,000	1871	8,199,000 1,200,000 4,90,000 490,000 941,000 941,000 11,700,000	
	1870	ξ, 9,900,000 252,000 4,200,000	14,400,000	1870	8,310,000 1,130,000 520,000 520,000 530,000 11,800,000 11,800,000	( ~~ (~)
	Income.	Premiums Annuity Purchases Interest and Miscellaneous	Totals	Outgo.	Claims paid Annuities Surrenders and Cash Bonuses Surrenders on Shares Commissions. Expenses of Management Miscellaneous Totals	

### INSURANCE IN CANADA.

The several acts passed by the Canadian Parliament, relating to insurance in the Dominion, were amended and consolidated by a general statute assented to April 28, 1877 (40 Victoria, Chap. 42), which, with the Act 38 Victoria, Chap. 20, contain all the existing provisions of the regulation and supervision of insurance companies carrying on business in Canada. Under these acts no company can do business in the Dominion without obtaining a license from the Minister of Finance. In order to obtain such license, every company must deposit with the Receiver General, as follows:

Canadian Fire and Marine Companies Foreign Fire and Marine Companies Canadian Fire Companies	100,000	Canadian Marine Companies Foreign Marine Companies Life Insurance Companies, both Canadian	
Foreign Fire Companies	100,000		50,000

It is provided, however, that in case of any life company incorporated elsewhere than within Canada, when its liabilities to policyholders in Canada, including the full reserve or re-insurance value of all its Canada policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposit with the Receiver General, or by creating a special trust in the hands of two or more persons resident in Canada.

Every company is required to file in the office of the Minister of Finance, annually, at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life insurance companies doing business in Canada are to be valued according to the Actuaries' table of mortality and 4½ per cent interest.

No fire insurance company is allowed to issue a policy for a longer period than three years..

The Superintendent of Insurance is required to visit the head office of each company in Canada at least once each year, and examine carefully its condition and affairs.

Toward defraying the expenses of the office of the Superintendent of Insurance, a sum not exceeding eight thousand dollars shall be annually contributed by the companies, which sum shall be assessed pro rata upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the annual license.

The Superintendent of Insurance shall also collect and pay to the Receiver General the following fe	es:
For recording and filing the several documents required of each company	2.00
For change of attorney	5.00
For license to do business.	5,00
	-
For every renewal of such license.	2.00
The second state of the se	
For annual statements of each company	5.00
Tot annual statements of each company	ა.თ

### FIRE INSURANCE BUSINESS IN CANADA.

The following summary shows the receipts and losses in Canada during 1878, the amounts applying exclusively to fire insurance policies.

	Net Cash received for Premiums,	Net Amount of Losses incurred dur- ing the Year.
Canadian Companies.		
British America	27,175 82,819 88,441 60,070 35,858 66,012 146,773 None. 270,716	75,259 37,291 58,000 15,300 54,160 6,700 114,530
Totals for 1878	\$1,161,896	\$627,75
Totals for 1877	\$1,622,955	<b>4 (\$2</b> ,535,423

		•
	Net Cash received for Premiums,	Net Amo of Loss incurred ing the Y
British Companies.		
Commercial Union	\$195,590	\$70
GuardianImperial	. 51,813 156,988	68
Lancashire	161,828	65
Liverpool and London and Globe	148,024 61,272	38
London Assurance North British and Mercantile.	282,475	135
NorthernPhœnix of London.	76,040	50 83
Queen	193,664	113
Roval	359,006	191
Scottish Commercial		34
Totals for 1878		\$942
Totals for 1877	\$1,927,220	\$5,730
American Companies.		Ì
Ætna	\$118,901	\$66,
Agricultural of Watertown Hartford		52
Phenix of Brooklyn		2,
Totals for 1878	\$213,226	\$125,
Totals for 1877	\$213,830	\$557
RECAPITULATION:	_	١
Canadian Companies	\$1,161,896 1,994,940 213,226	\$627, \$ 942, 125,
Grand Totals for 1878.	\$3,370,062	\$1,695,
Grand Totals for 1877	\$3,746,805	\$8,823,
INLAND MARINE INSURANCE BUSINESS IN	CANADA.  n inland marin  Net Cash received for	Net Amou of Losses incurred duing the Yes
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, o business.  Canadian Companies.	CANADA.  n inland marin  Net Cash received for Premiums.	Net Amou of Losse incurred dring the Ye
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, o business.  CANADIAN COMPANIES.	CANADA.  n inland marin  Net Cash received for Premiums.	Net Amou of Losse incurred dving the Ye
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, or business.  CANADIAN COMPANIES. Inchor Marine. British America. Lanada Fire and Marine.	CANADA.  n inland maria  Net Cash received for Premiums.  \$31,825 11,838 5,886	Net Amor of Losse incurred ding the Yes \$16,7 2,5
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, o business.  CANADIAN COMPANIES. Anchor Marine Stritish America Lanada Fire and Marine Gerchants Marine	CANADA.  n inland maria  Net Cash received for Premiums.  \$31,825 11,838 5,886 11,958	Net Amou of Losse incurred dring the Yes \$16,7 2,5 1,7 6,0
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, or business.  CANADIAN COMPANIES. Inchor Marine. British America Lanada Fire and Marine Loyal Canadian. Loyal Canadian.	Net Cash received for Premiums.  \$31,825 11,838 5,886 11,958 20,522	Net Amou of Losse incurred di ing the Ye \$16,7 2,5 1,7 6,0
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, o business.  CANADIAN COMPANIES.  Anchor Marine	CANADA.  n inland marin  Net Cash received for Premiums.  \$31,825 11,838 5,886 11,958	Net Amourant Net A
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, or business.  CANADIAN COMPANIES. Inchor Marine British America Lanada Fire and Marine Gerchants Marine Loyal Canadian Vestern  Total  AMERICAN COMPANIES.	Net Cash received for Premiums.  \$31,825 11,838 5,886 11,958 20,522 23,888	Net Amourant Net A
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, or business.  CANADIAN COMPANIES. Anchor Marine Stitish America Lanada Fire and Marine Gerchants Marine Loyal Canadian Vestern  Total  AMERICAN COMPANIES.  Stna henix of Brooklyn	CANADA.  n inland marin  Net Cash received for Premiums.  \$31,825 11,838 5,886 11,958 20,522 23,888 \$105,917	Net Amou of Losse incurred di ing the Yes \$16,7 2,5 1.7,6,0 10,9 15,1 None. \$10,95
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, o business.  CANADIAN COMPANIES.  Inchor Marine  Iritish America  anada Fire and Marine  Merchants Marine  Loyal Canadian  Vestern  Total  AMERICAN COMPANIES.  Cina  henix of Brooklyn	CANADA.  n inland marin  Net Cash received for Premiums.  \$31,825 11,838 5,886 11,958 20,522 23,888 \$105,917 \$2,430 20,641 \$43,071	Net Amou of Lossed incurred di ing the Ye \$16,7 2,5 1,7 6,0 10,9 15,1 \$53,10
INLAND MARINE INSURANCE BUSINESS IN The following summary shows the receipts and losses in Canada in 1878, or business.  CANADIAN COMPANIES. Anchor Marine critish America anada Fire and Marine ferchants Marine coyal Canadian.  Vestern  Total  AMERICAN COMPANIES.  Etna henix of Brooklyn.  Total	CANADA.  n inland marin  Net Cash received for Premiums.  \$31,825 11,838 5,886 11,958 20,522 23,888 \$105,917 \$2,430 20,641 \$43,071	Net Amourant of Losse incurred dring the Yes \$16,7 2.5 1.7 6.0 10.9 15.1 None.

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### LIFE INSURANCE BUSINESS IN CANADA.

The following table gives a summary of the Canada business in 1877 of all life insurance companies then licensed to do business in the Dominion:

	Premiums of the year.	Number of Policies New.	Amount of Policies, New.	Number of Policies in force at date.	Net amount in force at date	Claims Paid,
Canadian Companies:						
Canada	\$468,560	1,355	\$2,581,690	0.004	\$16,308,148	\$157,804
Citizens	35,177		70,000	9 <b>,99</b> 4 645	1,042,787	8,500
Confederation	1313	1,076	1,454,558	3,361	4,788,334	18,877
Stadacona	39,324 3,581	113	155,000 59,200	1,126	1,331,396	None.
Sun Toronto (7)	88,292	900	1,252,200	1,835	2,990,058	13,801
i i	6,120	44	52,000	241	275,551	2,000
Totals for Canadian Cos. for 1877. Totals for Canadian Cos. for 1876.	\$770,319 768,543	3,572 3,744	\$5,724,648 5,465,966	No return.	\$26,870,224 24,674,372	\$212,015
British Companies:						
Briton Life	\$4,315	56	\$90,830	73	\$149,360	None.
Briton Medical Commercial Union	40,867	None.	None.	523	1,212,894	\$18,549
Edinburgh	24,508	None.	59,37 <b>3</b> None.	348 251	803,365	7,300 30,660
Edinburgh Life Association of Scotland	113,190	89	182,987	1,953	645,705 3,820,858	73,662
Liverpool and London and Globe	9,409	8	17,573	217	293,469	5,720 13,184
London and Lancashire  North British and Mercantile	40,871 28,890	455	811,750 27,020	958 35 <del>5</del>	7,643,258 - 912,754	13,104
Positive Government	805	None.	None.	11	19,325	None.
Queen Reliance	11,307	16	41,500	219	19,315 366,914 1,040,626	3,743 6,521
Royal	26,647 20,305	202 14	520,750 43,900	572	996,222	20,013
Royal Scottish Amicable	22,155	12	36.843	348 260	697 573	35,338
Scottish ProvidentScottish Provincial	6,937	None.	None.	133	269,542	None.
Standard	40,229	None.	None. 202,233	651	1,182,448 4,774,060	45,123 117, <b>9</b> 08
Star (17)	135,472 18,194	99	17,633	2,403 250	520, <b>8</b> 31	2,651
Totals for British Cos. for 1877 Totals for British Cos. for 1876	\$577,364 597,155	990 792	\$2,142,702 1,683,357	9.534 No return.	\$19,349,004 18,972,353	\$394,484 305,057
American Companies:						
Æina	\$279,702	066	\$1.082.441	6,622	\$8,211;316	\$50,683
Atlantic Mutual	15,580 166,326	None.	\$1,082,451 None.	. 600	903(104	4,500
Connecticut Mutual	166,326	93	236,100	2,000	5,068,778	32,900
Globe Mutual	191,722 34,084	440 747	936,915 1,201,4 <b>0</b> 0	2,338 867	5,535,900 1,564,820	44,500 1,864
Metropolitan	44,151	747 160	178,000	672	2,477,000 895,739	` 11,500
National New York	20,020	20	45,000	708	895,739	9,505
Northwestern	176,905 43,397	165 190	367,605 276,000	1,839 900	4,893,480 1,392,254	83,045 19,662
NorthwesternPhœnix, of Hartford	123,638	367	338,086	3,128	3,034,561	43,633 8,612
Travelers	97,061	43 <sup>1</sup>	691,540	2,114	3,130,487	8,612
United States (13)	98,993 2,136	None.	314,220 None.	1,999 33	3,254,686 107,170	40,485 None.
Totals for American Cos. for 1877. Totals for American Cos. for 1876.	\$1,299,724 1,437,612	3,817	\$5,667,317 6,740,804	23,999 No return.	\$39,468,475 40,698,191	\$350,492 396,617
RECAPITULATION:		<del></del>			<del></del>	
7 Canadian Companies			<b>4</b> a 4 . 0			•
17 British Companies	\$770,319 577,364	3,572	\$5,724,648 2,142,702	17,297 9,534	\$26,870,224	<b>\$219,015</b> 394,484
13 American Companies	1,299,724	990 3,817	5,667,317	23,999	19,349,904 39,466,475	350,499
Totals for 1877	\$2,647,407 2,803,310	8,379 8,730	\$13,534,667 13,890,197	50,830 No return.	\$85,667,903 84,344,916	\$050,091 881,498
	<del></del>	<del></del>	<del></del>			

STREET ACCIDENTS IN LONDON.—During the ten years ended Dec. 31, 1877, no fewer than 1,159 persons were killed in London, and 23,379 maimed or injured by vehicles of various descriptions, the largest proportion of accidents being caused by light carts, by which 215 persons lost their lives, and 7,131 were injured. Vans, although responsible for a smaller number of accidents—namely, 3,665—caused is many as 265 deaths. Cabs, omnibuses, and cars killed 244, and injured no fewer than 6,712

persons during the ten years. Saddle horses occasioned the death of 26 persons and injured 735 others, while one person was killed and 45 were injured by velocipedes. The police returns show an alarming increase in the number of street accidents year by year; for whereas in 1866 there were 1,348 accidents, causing the death of 83 persons, in 1877 the number of accidents registered was 2,956, or more than double those in 1868, while no fewer than 120 persons lost their lives.

160				NSURANCE YEAR BOOK.
			Description of Insurance Business for which Licensed.	Accident. Fire and Inland Marine. Life. Firy. Inland Marine. Fire and Inland Marine. Life. Fire and Inland Marine. Life. Steam Boilers, &c. Life and Accident. Life and Accident. Fire and Inland Marine. Fire and Life. Fire. Fire. Fire. Fire. Fire. Fire. Fire. Fire.
	RANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA.	75 AND 1877.	AMOUNT OF DEFOSIT.  Deposits marked (A) are applicable solely to Life Policies existing 31st March, 1898; marked (B) to Policies subsequent to that date.	Robert Wood, General Agent, Montreal
	E COMPANIES LICENSED TO	Under the Insurance Acts of 1875 and 1877.	Chief Agent to Receive Process.	Edward Rawlings, Manager, Montreal  Robert Wood, General Agent, Montreal  Wm. H. Orr, Manager, Toronto  Jio. Fisher, Chief Agent, Coburg  Ino. Fisher, Chief Agent, Cronto  F. A. Ball, Manager, Toronto  F. A. Ball, Manager, Toronto  Ch. D. Cory, Manager, Hamiton  W. B. McMurrich, Agent, Montreal  Gerald E. Hart, Chief Agent, Montreal  Gerald E. Hart, Chief Agent, Montreal  Gerald E. Hart, Chief Agent, Montreal  J. K. McDonald, Manager, Hamiton  F. R. Despart, Manager, Hamiton  F. W. Cale, Manager, Montreal  J. K. McDonald, Managing Director, Toronto  F. R. Despart, Manager, Hamiton  F. W. Cale, Manager, Montreal  J. Wells, Agent, Montreal  J. Wells, Agent, Montreal  J. Wells, Agent, Montreal  W. W. Gale, Manager, Montreal  W. H. Rintoul, Agent, Montreal  W. H. Rintoul, Agent, Montreal  S. C. Duncaa-Clark, Chief Agent, Toronto  S. C. Duncaa-Clark, Chief Agent, Montreal  G. F. C. Smith, Chief Agent, Montreal
	LIST OF INSURANC		NAME OF COMPANY.	Accident Insurance Company, of Canada  Etna Lise Insurance Company, of Hartford, Connecticut  Agricultural Insurance Company, of Hartford, Connecticut  Agricultural Mutual Assurance Company, of Watertown, N. Y. Agricultural Mutual Assurance Company  And On Marine  British America Assurance Company  British America Assurance Company  British America Assurance Company  Canada Fire and Marine Insurance Company  Canada Fire and Marine Insurance Company  Canada Life Assurance Company, Hamilton  Canada Life Assurance Company, of Canada  Confederation Life Association, of Canada  Confederation Life Assurance Company, of London, England  Confederation Life Assurance Company, of London, England  Confederation Life Assurance Company, of the United States, N. Y.  Globe Mutual Life Assurance Company, of the United States, N. Y.  Globe Mutual Life Assurance Company, of New York  Globe Mutual Life Assurance Company, Martford, Connecticut.  Imperial Insurance Company, of London, England  Hartford Fire Insurance Company, of London, England  Liverpool and London and Globe Insurance Company, Idendala.  Liverpool and London and Globe Insurance Company

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NAME OF COMPANY.	Chief Agent to Receive Process.	Amount or Deposit.  Deposits marked (A) are applicable solely to Life Policies existing 31st March, 1878; marked (B) to Policies subsequent to that date.	Description of Insurance Business for which Licensed,
London Assurance Corporation, England	R. H. Stephens & C. C. Foster, Agents, Mon. William Robertson, Manager, Montreal	\$50,127 Canada Con. 5 % stock and \$99,873 stock, being (Fire) \$100,000 and (Life) \$50,000 \$100,000 stock (A). \$10,707 Canada 4 %	Fire and Life. Life.
London Mutual Fire Insurance Company, of Canada, London, Ontario Merchants Marine Insurance Company.		\$25,000 Dominion stock and \$5,000 cash cash and \$30,000 Montreal Harbor bonds. (Accepted at \$50,000).	Fire. Inland Marine.
Metropolitan Life Insurance Company, of New York	Thos. A. Temple, General Agent, St. John, N. B. Turner, President, Hamilton. Henry Lye, Secretary, Montreal Macdougall & Davidson, General Agents, Mon.	\$100,000 U. S. bonds \$55,046 Municipal debentures. (Accepted at \$50.081) \$56,000 Municipal debentures. (Accepted at \$50.400) \$50,000 Municipal debentures. (Accepted at \$60.400) \$50,000 stock (Life A): \$47,000 Mon. Harbor bds, and \$65,000 Municipal debentures (Fire). (Accepted at	
Northern Assurance Company, of Aberdeen and London Ontario Mutual Life Assurance Company Ottawa Agricultural Insurance Company Phenix Insurance Company, of Brooklyn Phenix Fire Assurance Company, London, England Quebec Fire Assurance Company	Taylor Bros., General Agents, Montreal.  Wm. Hendry, Manager, Waterloo.  James Bourne, Secretary and Manager, Ottawa. Robert Hampson, Agent, Montreal.  Gillespie, Moffatt & Co., General Agents, Mon.  J. G. Clapham, President, Quebec	\$85,833 stocks; \$x4,167 Canada 5's \$96,833 stocks; \$x4,167 Canada 5's \$96,835 Municipal debentures. (Accepted at \$50,662) \$50,000 cash \$100,000 LS. bonds \$50,137 stocks and \$50,126 Canada Con. 5 \$ stock. \$25,000 stock; \$60,000 bank stock, and \$15,400 Munici-	
Queen Fire and Life Insurance Company, England	Chief Agents, ry, Montreal rreal Chief Agents,	pal dependintes. (Accepted at \$99,080).  \$100,000 stock (Fire) and \$51,100 Canada Consul; 5 \$ \$100,000 stock (Life) \$500,000 stock (A). \$50,000 Montreal Harbor bonds. (Accepted at \$50,400)	Fire. Fire and Life. Life. Fire and Inland Marine.
Scottish Commercial Insurance Company, of Glasgow	chan, Resident Secretary, Toronto. General Agents, Montreal	\$170.333 British Consuls— being \$140.82 (Fire). \$170.333 British Consuls— being \$140.82 (Fire). \$20,000 (Life A) and \$121.666 (General). \$46,667 stock: \$50,326 Municipal debentures. (Accepted at \$101.99?) \$71.668 stock: \$20.000 Mon. Harbor bds; \$5,550 Municipal deb.; \$7,577 cash. (Accepted at \$101.975). \$72.000 Municipal deb.; \$7,577 cash. (Accepted at \$101.975).	Fire and Life. Fire.
Star Life Assurance Society, of England Sun Mutual Life Insurance Company, of Montreal Toronto Life Assurance and Tontine Company Travelers Insurance Company, of Hartford, Conn.	A. W. Lauder, General Treasurer, Toronto M. H. Gault, Managing Director, Montreal Arthur Harvey, Manager, Toronto Thos. Simpson, Agent, Montreal		Life. Life Life and Accident. Life and Accident.
Union Mutual Life Insurance Company, of Maine	Wm. Mulock, Agent, Toronto.	being \$100,000 (Line A), \$9,000 par (Line D), and 20,000 par (Line D), and 20,000 par (circlent). \$100,000 U. S. 6's 67 188 (A). \$57,200 Municipal debentures. (Accepted at \$51,480)	Life and Accident. Life. Fire and Inland Marine.

ARE ENTITLED, UNDER SECTION 17 OF THE CONSOLIDATE INSURANCE ACT OF 1877, TO TRANSACT ALL BUSINESS CONNECTED WITH POLICIES THE FOLLOWING LIFE INSURANCE COMPANIES, HAVING CEASED TO TRANSACT NEW BUSINESS IN CANADA, EXISTING AT 31ST MARCH, 1878, AND THEIR DEPOSITS ARE APPLICABLE TO THOSE POLICIES, SUBJECT

TO THE PROVISIONS OF THE INSURANCE ACTS OF 1868 AND 1871.

NAME OF COMPANY.	Chief Agent to Receive Process.	Amount of Deposit.	Business,
Briton Medical and General Life Association, London, England James B. M. Chipman, Manager, Montreal \$100,343 Dominion stock	James B. M. Chipman, Manager, Montreal	\$100,343 Dominion stock	Life.
Deficient Annual Life Insurance Company, or Martiora, Con- Edinburgh Life Assurance Company David Higgins, Chief Agent, Toronto Life Association of Scotland George Wm. Ford, Chief Agent, Montreal S159,500 Dominion stock Life Life Life Association of Scotland	Robt, Wood, General Agent, Montreal. David Higgins, Chief Agent, Toronto. George Wm. Ford, Chief Agent, Montreal.	\$140,000 U. S. bonds. \$150,515 Dominion stock \$150,000 Dominion stock	Life Life
National Life Insurance Company, of the United States of Thos C. Livingston, Hamilton.  New York Life Insurance Company, of Milwanth Mills, Chief Agent, Toronto Stoo, coo U. S. bonds  F. W. Campbell, M. D., Attorney, Montreal Stoo, coo U. S. bonds  F. W. Campbell, M. D., Attorney, Montreal Stoo, coo U. S. bonds  Phonix Mutual Life Insurance Company, Hardord, Connecticut.  A. R. Bethune, General Agent, Montreal Stoo, coo U. S. bonds	Thos. C. Livingston, Hamilton F. W. Campbell, M. D., Attorney, Montreal M. W. Mills, Chief Agent, Toronto. A. R. Bethune, General Agent, Montreal	\$100,000 U. S. bonds. \$100,000 U. S. bonds \$100,000 U. S. bonds \$105,000 U. S. bonds	ie i
Positive Covernment Security Life Assurance Company (limited)    England	John Taylor, Secretary, Montreal Geo, Wm. Ford, General Agant, Montreal James Croil, Agent, Montreal Geo, Wm. Ford, Secretary, Montreal	\$55,707 Canada 5 \$ debentures \$150,000 Dominion stock \$500,343 Dominion stock \$150,700, viz.: 172,343 Dominion stock, and \$38,447	Life.
United States Life Insurance Company, New York		Canada 5 % debentures \$70,000 U. S. gold bonds	Life.

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NOTE.—A deposit of \$48,667 in Canada debentures is held for the British and For- deposit in hands of the Receiver General has been paid into the Coart of Chancery for Receiver, in the State of New York, and has been pronounced insolvent and an assignee The Atlantic Mutual Life Insurance Company, Albany, N. Y., is in the hands of a appointed by the Court of Chancery of Ontario. The deposit in hands of Receiver General is Dominion stock, \$80.292, and cash interest collected, \$7,226. eign Marine Insurance Company.

The Stadacona Insurance Company, Quebec, has ceased, for the presen', to transact new business of fire and retired from life insurance altogether. The deposit with Receiver General is \$58,000 Municipal securities, \$400 Dominion stock. Accepted at

distribution by the Assignee under order of the Court.

The Provincial Insurance Company, Toronto, is insolvent and in Ilquidation.

## DIRECTORY OF CANADIAN INSURANCE COMPANIES.

Year of Incorpora- tion.	Name of Company.	Location.	President.	Secretary or Manager.	Cash Capital paid up.	Cash Cap- Cash Assets ital paid up. Jan. 1, 79	Description of Insurance Bunness for which Li- censed.
18 7 7 7 7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Accident Insurance Company of Canada Anchor Marine Insurance Company British American Assurance Company Canada Fire and Marine Insurance Company Canada Life Assurance Company Canada Life Assurance Company Citizens Insurance Company Confederation Life Association. Dominion Fire and Marine Insurance Company Isolated Risk and Farmers' Fire Ins. Company London Mutual Fire Insurance Company Merchants' Marine Insurance Company Moutual Life Association. National Insurance Company Outawa Agricultural Insurance Company Outawa Agricultural Insurance Company Outawa Agricultural Insurance Company Sun Mutual Life Assurance Company Sun Mutual Life Insurance Company Sun Mutual Life Insurance Company Sun Attual Life Insurance Company Toronto Life Assurance and Tontine Company Toronto Life Assurance and Tontine Company	Montreal Toronto do Hamilton Montreal Toronto Toronto Toronto Hamilton Toronto Montreal Hamilton Montreal Montreal Montreal Montreal Ageleec Ouebec Montreal Ageleec Agelee	Sir A. T. Galt. W. P. Howland Peter Patterson. J. Dwier. J. Dwier. M. G. Bamsay. Sir Hugh Allen. W. P. Howland Hon. Alex'r McKenzie. Crowell Willison Villiam Darling. James Turner. Alex. D. Oglivie. J. E. Bowman. J. B. Bowman. J. G. Clapham. J. G. Clapham. Andrew Robertson	Ed. Rawlings Hugh Scott F. A. Ball Charles D. Cory R. Hills Arch. McGowen J. K. Macdonald John Maughan, Jr Duncan C. Macdonald J. K. Oswald David Burke Henry Lye. W. L. Fisher. Arthur Gagnou Arthur Gagnou R. Macarday Arthur Harvey J. J. K. Charles	\$26,920 49,055 500,000 126,000 26,300 60,000 Mutual 107,120 Mutual 107,120 Mutual 107,120 Mutual 107,120 Mutual 107,120 Mutual 106,000 325,000 235,0	\$46.671 190.745 1,175.949 1,175.949 211,800 211,800 140,500 140,500 143,201 113,003 133,003 133,003 133,003 145,728 145,109 145,728 145,728 140,390	Accident. Inland Marine. Fire and Inland Marine. do do do . Life. Life. do do do . Life. do do land Marine. Life. Fire. do do land Marine. Life. Fire. Fire and Inland Marine. Life. Life. Fire. Go do . Life. Fire. Go do . Life. Fire. Fire and Inland Marine. Life and Accident. do do .

### STATISTICS OF CANADIAN INSURANCE COMPANIES.

Name of Company.	Net Premiums Received,	Interest and other Receipts.	Total Income.	Total Disburse- ments.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Amets.	Total Liabilities except Capital.	Net Surplus.
Anchor Marine, Toronto British America, Toronto Canada Fire and Marine, Hamilton Citizens, Montreal Dominion, Hamilton Isolated Risks, Toronto London Mutual Fire Merchants Marine, Montreal National, Montreal Ottawa Agricultural, Ottawa Quebec, Quebec Royal Canadian, Montreal Stadacona, Quebec Western, Toronto	\$5.8.735 685.735 685.737 177,118 88,441 106,773 60,070 60,070 67,037 776,812	\$20.00.00.40.41.80.43.8 8.80.00.00.40.41.80.43.8 8.80.00.80.40.41.80.43.8 8.80.40.40.40.40.40.40.40.8 8.80.40.40.40.40.40.40.40.80.40.40.40.40.40.40.40.40.40.40.40.40.40	\$6,986 134,740 194,740 147,140	\$55.43 1817,738 180,077 180,077 180,095 180,09	### ### ##############################	\$4,778 49,725 33,500	\$56,001 33,078 36,105 30,478 30,478 35,188 85,189 44,108 12,031 29,043 27,948	\$1.75,045 1.775,045 2.17,800 2.17,800 1.05,078 1	\$37.651 183.659 183.659 183.659 183.659 183.659 186.05	12, 103 11, 105 20, 067
* Including \$50,745 uncarned premiums returned to policyholders.	1	Including defalcations by late secretary, \$15,642.	tions by late se	rretary, \$15,6	1	Capital stock impaired	- Pi			
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### BRITISH INSURANCE SHARE LIST.

From the Review Almanac, London.

	4.	c	CAPITAL.		PRICES.		Divideni	DS.
Name of Office,	Founded	Number of Shares.	Am't of Share.	Now paid up per Share.	Last Business done.	Cent	Divi- Rate per per	Last Bonus per Share.
	<b> </b>					Ann		
	1877		£10	£ı	255.		·l	1
Alliance British and Foreign Life and Fire	1824	50,000	100	11 20	29¾ 21	12%	7 <b>¾</b> nil.	1
Alliance Marine	1833	2,800	100	25	243/2	3 6	6	1874, 5†
Atlas Fire and Life	1808	24,000	50	5/16s.8d.	20	Yearly.	245. 8a.	1870, 5sT#
Boiler Insurance and Steam P. Co., Limited. British and Foreign Marine, Limited	1850	35,000 50,000	5 20	2 4	1576	10 35	10 15 int.	1876, 25+
Briton Life Association, Limited	1875	50,000	I	I	1 1	5	5	1
Briton Medical and General Life	1854	20,000	10	2	225, 6d.	5	5	
Britannia Fire Caledonian Fire and Life Church of England Fire and Life	1822	25,000	100	10	3s. 9d. 88	5 32⅓	5 35	1878 ‡
Church of England Fire and Life	1840	20,000	50	2	4	12	12	1878
City of Glasgow Life	18381	24,000	25	2½ 10	91 xd.	. 9	ا و ا	
Clerical, Medical, and General Life	1867	50,000	2	2	30	Yearly.		1877, 10/†
Commercial Union Fire, Life, and Marine	186τ	50,000	50	5	×534	20 Vacalar	10 int.	
County Fire	1806	4,000	100	80 3814	95	Yearly.		1878, 7562† 1875, 4/\$
Crown Life. Ditto (Fully paid, 1875)	-025	3,693 2,467	50 50	50	66	4 13-16 61/2	6 9-16	
Ditto (Fully paid, 1875)  Eagle Life  Edinburgh Life	1807	34,440	50	5	63/6	Yearly.	5	1877, 215.61
Edinburgh Life	1823	5,000	100	15	4I	Yearly. Yearly.	12	1878
Emperor Fire	1857	2,500 1,000	5 5	1 2 1		Yearly.	5	
English and Scottish Law Life	1830	20,000	50	31/4	7	834	814	1876
Emperor Fire English and Scottish Law Life Equity and Law Life (£10,000 capitalized) Equitable Fire	1844	10,000	100	1 1	14	Yearly.	1134	x875 I
			5 100	5	2½ 7½	71/4	77	
Globe Marine, Limited	1834	25,000	20	1 4 1	795 3%	5	161	1
Gresham Life	17848I	5.000	20	4/16s.10d	2	. 5	5	1877, 3/†
Guardian Fire and Life Home and Colonial Marine, Limited Imperial Fire	184	20,000	200 50	50 5	69 I	5 int.	8	
Imperial Fire	x802	12,000	100	25	153%	2/ pr sh	5/ pr sh	
Imperial Life	1820	7,500	100	10	1 22 24	Vearly	10	1876, 405, †
Imperial Life Imperial Marine, Limited Indemnity Marine Lancashire Fire and Life	1874	30,000	100	5 50	عود 8 <i>d.</i> 89	Yearly.	2 1/2 10	
Lancashire Fire and Life	1852	13,453	20	2				
Law Fire	TRAN	I 50.000	100	21/2	1134	Yearly. 2½s. ps 15 Yearly.	20	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Law Life Law Union Fire and Life Legal and General Life Life Association of Scotland	1823	10,000		100 124. 04,	123	2785. p s	2785. p s	75, 7/1 3% 1875, or. 64
Legal and General Life	1824	20,000	50	8	1,2	Yearly	714	1875, or. 07 1877
Life Association of Scotland	1838	10,000	40	834	30 xa.	1 15	1 I I	1070
Liverpool and London and Globe Fire and Life do. &z annuities	1830	4 <b>2091</b> 1752	20	2	15	20 6	50 6	
London and Lancashire Fire	1862	49,626 38,455	25	16% 2%	5 1-16		1 7 1	
do. do. Life	1862	10,000	10	275. Od,	275.		5	1877, 35. \$
London and Provincial Law Life  London and Provincial Marine	1842	20,000	50 20	634	5¾ 3¾ 63¼	Yearly.	4 11-16 10 int.	76, gr. 10‡
London Assurance, Fire. Life. and Marine	172	50,000 35,862	25	121/4	632	20 36	10 int.	
London Assurance, Fire, Life, and Marine London and Southwark Fire and Life	1864	20,000	25	11				
Marine	1824	50,000	20	18	7½ 78%	Yearly.	15 5/ pr sh	
Maritime, Limited	186	49,410	10	2	1 5	10	20	
Maritime, Limited Merchants' Marine, Limited National (Fire and Life), Ireland	1871	50,000	10	2	∥ %≼	nil.	nil.	
National (Fire and Life), Ireland	1822	4,000 10,000	250	25 134	6r	16	10%	1878, 55.
National Guarantee and Suretyship, Limited	1862	12,500	20	1/ 145.	4 3-16	Yearly.	10	1877, 28. 4
North British and Mercantile, Fire and Life	1823	40,000	50	6%	394 384	28	l ax	, ,
Norwich Union Fire	1 2-		100	5	36 I5-I6	55 Yearly.	25/D sh	78. 6d. '77 t
Ocean Marine	185	2,200	25	30	445 656		-1/	'4
Ocean Marine Patriotic (Ireland) Fire and Life Pelican Life	1824	13,215	92 5-16	6 9%	91/2	534	7% 7%	,9-6
Pelican Life Phœnix Fire	1797	£159,125			55	Yearly.	4/prsh	1876, 4367*
Positive Life	1782	254,329	1 x	1	304 45, 3d.			.
Provident Life	-806	2,500	100	10	37	12%		1878, 6/1
Prudential Queen Fire and Life	1848	9,940	5	2l 10s.	11 634	1 5	zo int.	77, 30s. 34t
Kailway Passengers	1 T R 4 A	100.000		29s. od,	66s. 3d.	os. p sh	35. p sh	
Rock Life	1806	200,000	5 .	Ios. od.	8 5-16	8o	85	1875 *1
Done 1 P1	1721	£689,220	Stock.	100	400_	. 8	32	
Royal Exchange Fire, Life, and Marine	1840	100,000	20	3	5¾ 20½	Yearly. 20 int.	20 40	
Rock Life Royal Exchange Fire, Life, and Marine Royal Farmers Fire, Life, and Hail Royal Fire and Life	. T845	00		100		8	8	1
Royal Fire and Life	. T845	£60,480			-57		6	1873, 45. +
Royal Fire and Life	1845 1780	£60,480 0,085	1 5	I	174	Yearly.		
Royal Fire and Life Salop Fire Office Sceptre Life Scottish Accident Scottish Commercial Fire and Life	1845 1780 1864 1877 1866	25,000 125,000	5 5		25s. 6d. 2	121/4	10	
Royal Fire and Life Salop Fire Office Sceptre Life Scottish Accident Scottish Commercial Fire and Life	1845 1780 1864 1877 1866	25,000 125,000	5 5 10 10	I I	2	121/4	10 6	
Royal Fire and Life Salop Fire Office Sceptre Life Scottish Accident Scottish Commercial Fire and Life	1845 1780 1864 1877 1866	25,000 125,000	5 5 10 10 50	I	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	121/2 Yearly.	10 6 15	1877, 6s.
Royal Fire and Life Salop Fire Office Scottish Accident Scottish Commercial Fire and Life Scottish Imperial Fire and Life Scottish Provincial Fire and Life Scottish Union and National "A" do. "B"	1845 1780 1864 1877 1866 1865 1825	£60,480 9,085 25,000 125,000 50,000	5 5 10 10	II	15/4 10/4 6s	12% Yearly. 15	10 6	
Royal Fire and Life Salop Fire Office Sceptre Life Scottish Accident Scottish Commercial Fire and Life	1845 1780 1864 1877 1866 1865 1825 1824	£60,480 9,085 25,000 125,000 5 50,000 20,000	5 10 10 50 20 10	I	2 1½ 10¾ 65 13½ 72s. 6d.	12½ Yearly. 15 15	10 6 15	1877, 6s.

### BRITISH INSURANCE SHARE LIST-Continued.

		CAPITAL.			PRICES.		Dividen	D8.
Name of Office	Founded.	Number of Shares.	Am't of Share.	Now paid up per Share.	Last Business done.	yearly dends. Cen	vo half- Divi- Rate per t per vum.	Last Bonus per Share.
Standard Life Standard Marine Stan Life Sun Fhe Sun Life Thames and Mersey Marine, Limited Union Fire and Life Union Marine, Limited Universal Life Universal Life Universit Life University Life	1825 1872 1843 1710 1810 1860 1714 1863 1834	25,000 4,000 4,800 100,000 1,500 40,640 5,000 50,000 5,980	50 90 25 100 20 20 20 100 20	19 4 11/4 10 20 5 11 5 5	7 11-16 350 7% 41 9%	Yearly. 41/ p sh 25. p sh 20 int. 821/ 10 10 10 Yearly.	10 5	74, 35.15f.† & Bonus. 78, 12/† 1877, 2/;
West of England Fire and Life Whittington Life Yorkshire Fire and Life	1807 1855 1824	6,000 10,000	100 10 50	35 2 5	63 21/4 38	5 91/2 Yearly.	5 9% 30	1873, 13/1 1875, 5s.

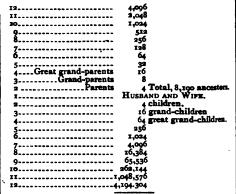
<sup>\*</sup> Bonus every seven years.

|| Included in the Annual Dividend.

A TABLE of the grain-loaded vessels sailing from Atlantic ports between September 1, 1878, and June 11, 1879, which have either been abandoned at sea or never heard from, shows 19 such vessels abandoned, of which 8 sailed from New York, 7 from Baltimore, 2 from New Orleans, 1 from Philadelphia and I from Norfolk. Of the 26 vessels never heard from, 13 were from New York, 7 from Baltimore, 3 from Philadelphia, 2 from Boston and I from Portland. The aggregate, therefore, shows a probable loss of 45 vessels, 21 from New York, 14 from Baltimore, 4 from Philadelphia, 2 from New Orleans, 2 from Boston, 1 from Portland and I from Norfolk. The loss of grain by these 45 vessels was about 1,800,000 bushels, and the loss of life is estimated at over 450 souls. The relative position which Baltimore occupies in the race of Atlantic ports in relation to these losses is very striking and worthy of more than a passing notice. It stands second on the list, next to New York, while the Philadelphia losses are comparatively small, and those of Boston still more insignificant. The cause of this is stated by authority to be a lack of care and precaution in the loading of vessels in such a manner as to render them seaworthy and secure against the common risks of a sea voyage. The attention of principals and owners of vessels is directed to this matter. In many companies the premium rates have been reduced to such a minimum by an inordinate competition that, as now carried on, there is apparently immediate danger both to the insured and the insurers. In New York, particularly, the low rates are combined with an amount of losses out of all proportion with the income. Only two marine insurance companies in New York, out of all those entitied to do business in that city, received premiums equal to twice their losses. The losses of the Orient Mutual were 129 per cent of its income; of the Mercantile Mutual, 98 per cent; the Pacific Mutual, 90; the Boston Marine, 85; and the New York Mutual, 65. With the exception of the last named, all of these companies spent in losses and management mere

than their entire income. The New York companies, as a whole, used up 14.57 per cent more than the total income of the year, while on the other hand the foreign companies spent only 61.87 per cent of their incomes. These figures, although relating entirely to New York, yet show the need of care in selecting marine insurance companies for security, as insurance rates, which are ruiniously low, combined with expensive management, are bound to result in eventual disaster to the company as well as loss to the insured.

TABLE showing the number of lineal ancestors of a husband and wife ascending twelve generations, and the number of descendants in twelve generations, assuming a quadruple ratio of average increase:



Total, 5,592,404 descendants.

EVERY reader of this paragraph should remember that at no time can a life insurance policy be purchased at so small cost as at present. Every year you delay makes the annual premium larger.

<sup>†</sup> Cash.

Added to the Capital.Bonus every five years.

### GERMAN, SWISS AND SWEDISH FIRE AND MARINE INSURANCE OFFICES.

### STATEMENT OF INCOME AND EXPENDITURES FOR 1877.

NAME OF COMPANY.	Capital Paid-up.	Premium Income.	Interest, etc.	Paid for Re-insur- ances.	Losses Paid.	Expenses.	Dividends
FIRE-GERMANY.	Marks.	Marks.	Marks.	Marks.	Marks.	Marks.	Marks.
Aachener-Münchener	1,800,000	6,766,693	702,642	1,772,787	2,388,850	1,172,410	1,260,000
Aachen-Leipziger	600,000	153,977	36,198	66,851	7,743	155,855	
Adler, of Berlin	1,082,180	372,250	4,280	372,250	227,450	183,599	
Adler, of Berlin  Bayerische Hyp. and Weihsel, B	5,142,857	2,001,370	4,289 128,499	1,435,087	2931334	1,435,087	
Berlin-Cologne Berlinishe Anstalt	1,900,000	5,069,825	87,819	1,540,891	2,015,219	820,418	72,000
Berlinishe Anstalt		1,506,145	101,782	475,5∞	401,243	279,417	408,000
Deutsche Berlin	500,000 1,385,730	1,215,503 3,424,564	64,300 237,467	370,847 798,941	572,563 1,124,788	254,981 744,760	726,000
Hamburg-Bremer		2,648,079	_	1,189,500	667,802	69x,684	240,000
Hamburg-Magdeburgen	1.042.250	2,130,723	169,577	362,016	802,612	553,154	-40,000
Hamburger-Patriotische	780,000	95,393	52,163		8,797	83,984	71,200
Hamburger-Patriotische Hanseatische	339,600	334,207	20,460	134,020	69,689	81,531	20,376
Gladbacher	1,200,000	1,986,778	132,424	708,506	682,341	496,001	180,000
Colonia	1,800,000	5,196,491	514,697	1,379,886	1,775,653	913,221	990,000
Leipziger Lübreker	600,000	2,205,369	272,400 40,760	2,205,369 263,957	1,218,705	495,311 153,200	600,000
	1 1	540,503		11		ł	
Magdeburger	3,000,000	17,155,761	573,811	5,870,782	5,508,351	4,743,450	665,000
Norddeutsch	900,000 600,000	915,623 809,848	48,383	397,857 186,488	212,412 341,804	174,235 428,177	75,000 42,000
Oldenburger	2,250,000	2,166,326	44,420 210,348	642,230	732,392	477,891	450,000
	i i				•.		
Preussische, of Berlin Providentia, of Frankfort-on-Main	1,714,285	1,496,154	7,578 : 201,888	684,279 472,413	341,519 581,532	434,438 736,465	
Schlesische, of Breslau	1,800,000	2,638,592	156,571	1,088,337	802,477	396,766	450,000
Thuringia, of Erfars	1,350,000	2,982,527	130,200	977,319	1,222,354	668,274	168,750
Transatlantische, of Hamburg	900,000	1,767,361	90,996	971,070	236,369	235,316	108,000
Union, of Berlin	900,000	1,394,851	57,882	656 <b>,5</b> 85	244,254	287,172	63,000
Vaterlandische, of Elberfield		4,150,091	255,321	1,375,023	1,483,715	911,214	408,000 96,000
Westdeutsche, of Essen	1,200,000	1,354,372	83,834	576,130	418,143	262,489	30,000
MARINE-GERMANY.						ı	
Aachen-Leinziger	600,000	681,858	36,198	191,657	387,46z	155,855	
Agrippina, of Cologne	600,000	719,375	47,164	286,434	209,027	103,917	80,000
Agrippina of Cologne Alig., of Dresden Frankforter, of Glad	300,000	200 -0	70.000	704 480	129,874	00.00	175,850 30,857
	171,429	392,584	10,950	104,470	- Ay,074	97,542	i
Gedania, of Danzig	300,000	0		66	46.		36,000
Wlagdeburger Allgem Norddeutsche, of Stettin	3,000,000	945,812	205,054	311,664	464,737	254,425	29,000
Patriotische, of Hamburg	780,000	291,624	52,163	3,841	125,028	83,984	71,200
Preussische Sei, of. Stettin	270,000			1			43,200
Preussische National, of Stettin		256,009	210,618	66,870	129,709	194,676	450,000
Providentia, of Frankfort-on-Main	714,286	439,247	201,888	200,800	51,066	530,326	
Rhein Westf. Lloyd M., Glad. Cash	485,400	3,724,939	51,482	1,928,946	1,270,030	301,551	97,080
Rhein Westf. Rücker M., Glad. Cash	300,000	813,217	30,344	116,612	518,541	115,325	48,000
Rhenania, of Cöln	600,000	828,510	40,505	373,943	347,237 33,082	94,588	48,000 450,000
Schlesische, of Breslau Thurmgia, of Erfurt	τ,350,000	112,240 72,288	156,571	26,752	33,002	27,734 432,730	168,750
<del>-</del> ·				1	l	i	
Cransath-Guter, of Berlin Union, of Stettin	750,000			*****			180,239 81,000
Omon, or Steetin	550,000						
		F	Francs.	Francs.	Francs.	Francs.	Francs.
SWITZERLANII	France	rrancs.					
SWITZERLAND.	Francs.	Francs,		1 -	1,612.162	388.162	80.000
Baseler Schweiz, of Zurich	1,000,000 914,000	3,126,004	62,476	984,151	1,612,162 1,993,046	388,163 709,172	80,000 137,100
Switzerland,  Baseler Schweiz, of Zurich Schweizerischer Lloyd	1,000,000 914,000 1,000,000	3,126,004 4,778,838 12,644,624	62,476 135,776 84,028	984,151 2,011,177 7,298,220	1,993,046 3,863,470	709,172 951,265	137,100 350,000
Switzerland,  Baseler Schweiz, of Zurich Schweizerischer Lloyd Transport and Unfall, of Zurich	1,000,000 914,000 1,000,000 200,000	3,126,004 4,778,838	62,476	984,151	1,993,046	709,172	137,100 350,000
Transport and Unfall, of Zurich	200,000	3,126,004 4,778,838 12,644,624 443,225	62,476 135,776 84,028 19,944	984,151 2,011,177 7,298,220 125,622	1,993,046 3,863,470 255,198	709,172 951,265 82,203	137,100 350,000 18,000
Transport and Unfall, of Zurich Sweden.	Zoo,coo	3,126,004 4,778,838 12,644,624 443,225 Kronors.	62,476 135,776 84,028 19,944 Kronors.	984,151 2,011,177 7,298,220 125,622 Kronors.	1,993,046 3,863,470 255,198 Kroners.	709,172 951,265 82,203 Kronors.	137,100 350,000 18,000 Kronors.
Transport and Unfall, of Zurich  Sweden. Agir, of Stockholm	200,000 Kronors. 375,000	3,126,004 4,778,838 12,644,624 443,225 Kronors. 697,192	62,476 135,776 84,028 19,944 Kronors. 32,013	984,151 2,011,177 7,298,220 125,622 Kronors.	1,993,046 3,863,470 255,198 Kroners.	709,172 951,265 82,203 Kronors.	137,100 350,000 18,000 Kronors.
Transport and Unfall, of Zurich  Sweden.  Agir, of Stockholm  Dan, of Veile	200,000 Kronors. 375,000 160,000	3,126,004 4,778,838 12,644,624 443,225 Kronors. 697,192 861,903	62,476 135,776 84,028 19,944 Kronors. 32,013 15,507 35,105	984,151 2,011,177 7,298,220 125,622 Kronors. 416,346 167,856 285,715	1,993,046 3,863,470 255,198 Kroners. 94,245 690,159 339,758	709,172 951,265 82,203 Kronors. 70,837 106,794 52,681	137,100 350,000 18,000 Kronors. 37,500 24,000 48,000
Transport and Unfall, of Zurich  Sweden. Agir, of Stockholm	200,000 Kronors. 375,000 160,000	3,126,004 4,778,838 12,644,624 443,225 Kronors. 697,192	62,476 135,776 84,028 19,944 Kronors. 32,013	984,151 2,011,177 7,298,220 125,622 Kronors. 416,346 167,856 285,715	1,993,046 3,863,470 255,198 Kroners. 94,245 690,159	709,172 951,265 82,203 Kronors. 70,837 106,794 52,681	137,100 350,000 18,000 Kronors. 37,500 24,000 48,000
Transport and Unfall, of Zurich  Sweden.  Agir, of Stockholm Dan, of Veile  Gauthiod, of Stockholm Ocean, Stockholm	Kronors. 375,000 160,000 120,000 400,000	3,126,004 4,778,838 12,644,624 443,225 Kronors. 697,192 861,903 685,000 979,405	62,476 135,776 84,028 19,944 Kronors. 32,013 15,507 35,105 46,181	984,151 2,011,177 7,298,220 125,622 Kronors. 416,346 167,856 285,715 495,353	1,993,046 3,863,470 255,198 Kreners. 94,245 690,159 339,758 326,350	709,172 951,265 82,203 Kronors. 70,837 106,794 52,681 73,497	137,100 350,000 18,000 Kronors, 37,500 24,000 48,000
Transport and Unfall, of Zurich  Sweden.  Agir, of Stockholm  Dan, of Veile	Kronors. 375,000 160,000 120,000 400,000	3,126,004 4,778,838 12,644,624 443,225 Kronors. 697,192 861,903 685,000 979,405 523,821 323,681	62,476 135,776 84,028 19,944 Kronors. 32,013 15,507 35,105 46,181 28,177 42,999	984,151 2,011,177 7,298,220 125,622 Kronors. 416,346 167,856 285,715 495,353 223,134 256,319	1,993,046 3,863,470 255,198  Kroners. 94,245 690,159 339,758 326,350 142,749 171,758	709,172 951,265 82,203 Kronors. 70,837 106,794 52,681 73,497 48,814 51,210	137,100 350,000 18,000 Kronors. 37,500 24,000 48,000 40,000 30,000

### STATEMENT OF FRENCH FIRE OFFICES.

BUSINESS FOR 1878.

				INCOME, 1877.		•	Ratio of		Nominal Capital
NAMES,	Organisea.	Capital as Kisk.	Promiums.	Interest.	Total.	rosses.	Losses.	Dividends.	Company.
		ff.	ff.	fi.	ff.	ij.		ŧi	뱌
selenanas Sancarina	0.01	A08 717 806		. 021 601	181 081	9000	y		-
Dhaniw	0101	11,502,741,020	02/501/17	1,015,075	12,101,304	4,050,000	30.87	000,000	000'000'z
A Metionala	1619	0,541,224,134	0,700,510	535,900	9324,410	5,250,900	26.5	1,330,000	4,000,000
La Inationale	200	100,430,504,30	45.05.6	377,403	6,293,400	3,537,329	4; 8 8	2,03/,000	10,000,000
Soleil	1830	7.571,600,728	6.781.773	493,400	7.222.081	200	÷ 4	1 84E 000	
Caisse Generale Agricole	1828	3.562.410.314	5.301.335	100	7.33-1945 7.481 325	2.028.700	2		12,000,000
a France	1337	5.452,020,020	4.732.446	247.403	4.070.840	2.245.280	44.55	800,000	10,000,000
L'Urbaine	1338	4,028,500,269	4,322,376	237,353	4.550.730	1.856.424	3	800,008	000 000 Y
a Confiance	184	3,000,000,000	4,061.070	150.046	4.221.025	1,808,371	46.74	240,000	000,000
La Paternelle	1843	4,319,730,077	3.054.050	248,004	4.203.864	1,635,482	41.35	2000	6,000,000
L'Abeille	1857	2,041,287,325	3,317,467	267,625	3,585,022	1,506,466	48.12	180,000	12,000,000
L'Aigle	1843	3,496,970,801	3,272,020	174,733	3,446,754	1,440,999	2	800,000	2,000,000
La Providence	1838	3,772,507,720	3,112,201	241,624	3,353,825	1,460,191	26.03	800,000	2,000,000
Le Monde	1864	2,308,213,603	2,427,362		2,427,362	1,145,077	47.17	:	5,000,000
Le Nord	1840	1,961,500,000	1,883,040	54,875	916'226'1	883,699	+ 46.93	<b>8</b> 0'08	2,000,000
La Centrale	1863	1,554,442,512	1,882,088	18,248	1,000,336	1,070,504	26.88	30,000	2,000,000
Le Midi	1854	1,300,000,000	1,399.253	31,556	1,430,810	2/2092	¥.	•	5,000,000
Le Globe	1874	1,030,084,467	1,163,028	42,037	1,205,066	586,875	50.46	•	7,250,000
a Fonciere	1877	000,000,000	076,740	240,623	1,217,373	470,389	80.08	:	40,000,000
Ca Nation	1872	000'000'009	000,570	0,652	084,652	556,024	57.11		2,000,000
Patrie	1860	840,000,000	830,000	15.170	984.170	451,268	45.5		4,000,000
L'Union Gale du Nord	1867	300,000,000	303,568	33,667	337.236	110,346	36.35	30,000	2,000,000
a Renaissance	1876	116,165,371	141.837	23.30	195.213	54,288	38.27		10,000,000
a Caisse Meridionale	1875	163,802,687	141,426	19.117	160,543	8,802		:	3,000,000
L'Ouest	1873	40,965,995	37,936	14,982	52,919	7,458	19.66	:	2,329,000
	•								
Totals		87,531,727,314	84.004.647	4.176.366	00.272.013	30,742,700	48.70	14.170.000	180.470.000

### LIST OF PROMINENT INSURANCE AGENTS IN CANADA.

Name.	Locality.	Business.
BERLIN, ONTARIO.		
Wm. Oelschaeger		Pres't Economical Fire Ins. C
HAMILTON, ONTARIO.	,	
Chas. D. Cory		Acting Manager Canada F. & Manager Dominion F. and M.
A. G. Ramsay		President Canada Life.
H. Theo. Crawford David Burke		Manager Standard Fire.  Manager Mutual Life Associatio
		Manager Material Emeriphociation
ONDON, ONTARIO.		Manager London Life.
Duncan McDonald		Manager London Mutual A
Duncar McDonata		surance Association.
MONTREAL, P. Q.		
Gerald E. Hart		Manager Citizens Ins. Co. (Man'r and Ass't Man'r Brit
Gault & Tatley		America and Royal Ins. C
F. StancliffeStephens & Foster		Reliance Mutual Life.  London Assurance Corporation
W. H. Weir		Union Mutual Life.
J. B. McCauley		Sun Mutual Life. Commercial Union.
Fred. Cole		North British and Mercantile.
Walter Cayanagh	**************************************	Canada Fire and Marine Ins. (
G. F. Smith	Victoria square	Liverpool and London and Glo
Hanson		Quebec, Dominion F. and
G. Ross Robertson Edward Rawlings	No. 11 Hospital street St. James street	North British and Mercantile.  Manager Canada Guarantee (
F. H. Christmas	St. James street	Ætna Life Ins. Co.
A. R. Bethune	Great St. James street	Lancashire Ins. Co. Standard Life Assurance Co.
Robert Pownall	Great St. James street	Canada Life Assurance Co.
Wm. Robertson	•••••	London and Lancashire Life
QUEBEC, P. Q.		Common to Amond
Thomas Mahoney		General Insurance Agent. Canada Life
A. D. Riverin?		Life Association of Scotland
Louis Riverin		Liv. and Lon. and Globe.
ST. JOHNS, P. Q. William Cook		General Insurance Agent.
TORONTO, ONTARIO.		
Dr. W. T. O'Reilly		Superintendent of Insura for the Province of Onta
R. W. Gooch		North British and Mercantile.
W. H. Orr		Manager Ætna Life. Standard Fire, of Hamilton.
Wm. Campbell		SAnchor F. and M. and Hand
Scott & Walmsey		Hand Fire Ins. Cos. Manager Lancashire Ins. Co.
S. C. Duncan Clark Robert Cochrane		Merchants Marine Ins. Co.
Henry O'Hara		Sun Mutual Life, of Montreal Manager Sovereign Fire.
John Maughn, Jr Francis Harris Heward		Manager Royal.
John T. Douglas		General Agent Phenix, of N.
A. T. McCord		Secretary and Manager of Union Fire.
Captain Perry		Manager Royal Canadian. Manager British America.
F. A. Ball I. D. Henderson		Manager Canada Life Ass. C
WATERLOO, ONTARIO. R. H. Sims		Secretary Mercantile Ins.Co.
Prof. Hendry		Manager Ontario Life Ins. C
WINNIPEG, MANITOBA.		General Insurance Agent.

### CANADA

### Life Assurance Company.

### ESTABLISHED 1847.

### HEAD OFFICE, HAMILTON, ONTARIO.

Capital and Funds over -\$4,200,000 700,000

The 31st Annual General Meeting of the Company was held on the 10th September,

The Accounts and Statements, exhibiting fully the position of the Company at the 30th April previous, were submitted to the meeting along with the usual Report by the Board of Directors, explaining in detail the progress and results of the Company's business during the year, of which the following is an

### ABSTRACT.

I.	Assets 30th April, 1878,	<b>\$3,320,37</b> I
2.	Income for the year ending 30th April, 1878,	701,213
	Income for the year from interest and profit on sale of Debentures,	188,323
4.	Claims by death during the year,	163,567
5.	" as estimated and provided for by the Company's tables	- 245,179
6.	Number of Policies issued during the year-1642.	
7.	Amount of ditto,	2,908,238
	New premiums on above,	76,498
	Proposals declined by Directors—124—for	221,700
	Policies in force 30th April, 1878,	10,605
	Amount assured thereby,	17,655,907
	imicant accurate thereby,	*/,~33,3~/

TABLE, showing Business and Position of the Canada Life Assurance Company, during 31 years, viz: from its foundation in 1847, to 1878.

Period.	Assurance in force.	Annual Revenue.	Claims Paid:	Total Funds.
1850	\$814,902	\$27,838	\$1,200	\$41,873
855	2,349,608	83,908	88,008	217,758
86o	3,365,407	133,446	226,773	664,929
865	4,013,268	166,240	401,944	717,379
870	6,404,437	273,739	670,344	1,090,098
875	13,430,037	582,735	1,104,538	2,412,362
878	17,655,907	701,213	1,491;867 · · ·	3,320,371

Managing Director and President, - A. G. RAMSAY, F. I. A.

SECRETARY.

R. HILLS.

Superintendent of Agencies, - - - -

J. W. MARLING.

INCORPORATED A. D. 1874.

CHARTER PERPETUAL

### **CANADA**

### FIRE AND MARINE INSURANCE COMPANY.

HEAD

HAMILTON,

CAPITAL, \$1,000,000

Deposited with Dominion



OFFICE,

ONTARIO.

FULLY SUBSCRIBED.

Government, \$50,000.

PRESIDENT-J. WINER, Esq. (of Me ssrs. J. Winer & Co.) Merchant.

VICE-PRESIDENTS-GEORGE ROACH, Esq., Mayor City of Hamiliton.

D. THOMPSON, Esq., M. P., Co. of Haldimand

MANAGER AND SECRETARY-CHARLES D. CORY.

### **BRANCH OFFICES:**

MONTREAL-WALTER KAVANAGH, General Agent.

QUEBEC-A. FRASER, Agent.

HALIFAX, N. S.-CAPT. C. J. P. CLARKSON, General Agent.

ST. YOHN, N. B .- IRA CORNWALL, JR., General Agent.

WINNIPEG, MANITOBA-ROBT. STRANG, Agent.

The Canada Fire and Marine Insurance Company is a company that has the advantage of having always borne a good reputation. It has always been well thought of, and is destined at an early date to occupy a leading position among the stock companies of the Dominion. Its home office is in Hamilton, the Hartford of Canada, and one of the most thriving cities on the continent. The people of Hamilton are of a decidedly go-ahead kind, and have much of the style and manner of doing business characteristic of the people of the States. The president of the Canada Fire and Marine, John Winer, Esq., is a stable and prosperous merchant and manufacturer. But, to the manager, Charles D. Cary, is owing, in a great measure, the prosperity and success of this company. He is full of energy and tact, and possesses every qualification for a good insurance man.

This company is the only Canadian insurance company that was not obliged to make a call upon its stockholders at the time of the recent large fires in the Dominion. The capital stock is held by some of the best men in the country. There is a large accumulation of reserve, and the efforts of the manager and directors are to make it larger. Agencies are planted in every part of the Dominion, and are doing good work.

1879.

### SURETYSHIP.

1879.

### The Canada Guarantee Company.

Bonds of Security for Employes in Positions of Trust.

HEAD OFFICE:

260 ST. JAMES STREET, MONTREAL, Corner of McGill Street.

Capital,

\$250,000

### PRIVATE SURETYSHIP

Is a most dangerous, onerous, and delicate relationship, and one which there is now no need to be asked for on the one hand, or granted on the other. It is therefore surprising that so many persons, who, probably, have their families to provide for, still consent to be responsible for Bank, Government Officers, and others, by which they render the provisions which should be for their families reliable to be swept away by another man's defaults.

### THE BUSINESS OF THE COMPANY

Is solely that of granting Bonds of Surryship for the faithful discharge of the duties of Employes in all positions of trust. In this it takes the place of Private Suretyships, and obviates the necessity which formerly existed for these dangerous responsibilities being assumed or continued, in the future, by Private Individuals.

### PERSONS ALREADY BOUND AS PRIVATE SURETIES

Can relieve themselves from all future responsibilities by obtaining Bonds of Counter Security in this Company at a small cost.

### THE BONDS MAY BE OBTAINED

Without delay or any expense whatever beyond the actual Premiums, which are so moderate as to render this valuable and independent system within the reach of all.

### NO CHARGE WHATEVER IS MADE

When an applicant is found, after full investigation, to be undesirable for the issue of a Bond. Thus a great protection is afforded to Employers without expense or trouble to them.

This Company has paid during the past few years \$100,000 to Employers for losses sustained at the hands of their Employes without a context at law.

EDWARD RAWLINGS, Manager and Secretary

This company, located at Montreal, was organized in 1872, for the purpose of transacting what is known in this country as "fidelity" insurance. It has a capital of \$250,000, but the liability of stockholders being double the amount subscribed, the capital is virtually half a million. The business of the company is to furnish bonds guaranteeing the fidelity of employees in positions of trust. It becomes surety for individual trustworthiness, and this relieves employees of the embarrassment of asking their friends to assume a pecuniary liability in their behalf. By paying a small premium to the company, a person in search of employment is enabled to secure from it a bond which will be entirely satisfactory to his employer. By this means, employers are saved much trouble in looking up references and much anxiety in regard to the trust they are forced to repose in those who are in their employ. Among the patrons of the company are the Dominion Government, the Governments of Quebec, Ontario, Nova Scotia, New Brunswick, Prince Edwards Island, British Columbia, Manitoba, all the principal banks of Canada, railways, insurance companies and business houses in general. During the existence of the company it has paid \$100,000 to indemnity victims of defalcations perpetrated by persons whose fidelity the company had guaranteed. But for such guarantee, this sum must have been lost to employers through the dishonesty of their trusted servants. This loss, however, represents but a small percentage of the amount of business done by the company, and testifies to the fact that such gurantee has a tendency to prevent defalcations. The advantages which such a company offer to business men can only be appreciated by those who have availed themselves of them. As a rule, it is the most trusted employe who proves to be the defaulter. His position being of a confidential nature generally, he becomes thoroughly familiar with all the intricacies of the business of his employer, and learns where to strike most effectively and with the least prospect of detection. A reference to the statistics of crimes will demonstrate this fact—that the more serious embezzlement and defalcations have been committed by persons occupying the most responsible positions in the service of their victims. In all its dealings with its customers, the Canada Guarantee Company has given entire satisfaction, and whenever a claim for indemnity has been made against it, it has been equit ably adjusted without the instigation of legal proceedings.

- \$23,892.24

JANUARY 20, 1879.

### The Ontario Mutual Life Assurance Company, WATERLOO, ONTARIO.

NINTH ANNUAL STATEMENT.

BALANCE as per Audit of 1878	,8836.72
For Premiums \$53,163.63	
For Interest 6,114.03	
	9,277.66
DISBURSEMENTS IN 1878: \$14	8,114.38
Commission to Agents 5.175.00	
To Policyholders \$12,487.39 Commission to Agents 5,175.99 Medical Examinations 1,686.50	
Salaries 7.470.21	
All other Expenses 2,558.22	
	9,387.31

Balance, Net Assets .....\$118,727.31 SCHEDULE OF ASSETS:

Debentures, (face value, \$55,966.92) cost......\$54,023.65
Mortgag s (first liens).....54,762.43

Loans on Policies \$5,107.67 Agents' and other balances 3,314.02 Cash on hand and in Bank 1,519.30

- \$9,940.99 ——\$118,727.07

Notes secured by Policies in force...\$4,254.71 Half yearly and Quarterly Premiums on existing Policies, due in three, six and nine months... 10,672.00 Premiums due and in course of col-lection and transmission.

2,561.02 Interest accrued and due..... 6,404.51

Total Assets... ...... \$142.619.31 LIABILITIES:

Reserve or Re-Assurance Fund, based on 4 per cent interest..... rund, based on 4 per cent interest......\$11,152.60 Less on Policies Re-insured, 431.97

**\$**110,720.63 One claim adjusted (waiting Surro-1,000,00

1,748.77 \$113,469.40 Surplus......\$29,149.91 WM. HENDRY, Manager.

This company was incorporated in 1868, by the Ontario Legislature, for the transaction of business in the Province of Ontario. In 1878, by a special act of the Dominion Parliament, its field was enlarged, and it now embraces the entire Dominion of Canada. The business of the Ontario is conducted on a cash basis, the premiums are self-sustaining mutual rates, basis, the premiums are self-sustaining mutual rates, and policyholders are not liable to assessments. The surplus is divided annually, on the contribution plan, each member sharing in the profits in proportion to his contributions to the funds. All losses have been met promptly by the company, each claim being paid immediately upon satisfactory proof of the death of the assured being presented.

The ninth annual statement of the company, submitted January 20, 1879, shows that the balance as per the audit of 1878, in the hands of the company, suss \$88,845: there were received for premiums

per the audit of 1076, in the manus of the company, was \$88,836; there were received for premiums during the past year \$53,163, and for interest \$6114, making a total of \$148,114; the disbursements for the year were \$29,387, leaving a balance of \$118,727 as the net assets. The liabilities of the company, including the re-insurance fund, is \$110,720. The including the re-insurance fund, is \$110,720. mutual principle in life insurance has always been popular, appealing to each individual insured with special force because of the proprietary interest in-volved in his policy. Under proper restrictions, and surrounded with adequate saleguards, this mutuality of interest in life insurance is desirable. In Canada the laws relating to insurance are, exceedingly strict, and maladministration of companies is seldom known. The Ontario has been one of the most successful of the mutual companies, and has made for itself a record that has served to give it great popularity and to win for it the confidence of the insuring public.

### CONFEDERATION ASSOCIATION. LIFE

HEAD OFFICE,

TORONTO STREET, TORONTO.

BOARD OF DIRECTORS.

### President:

HON. SIR WM. P. HOWLAND, C.B., K.C.M.G.

### Vice-Presidents:

HON, WM. McMASTER, Pres. Canadian Bank of Commerce. WM. ELLIOTT, Esq., Pres. People's Loan & Deposit Company.

### Directors:

Directors:

Sir Francis Hincks, K,C.M.G., C.B.
Hon. James Macdonald, M. P., Halifax.
Hon. T. N. Gibbs.
Robert Wilkes, Esq.
Benjamin Morton, Esq.
W. H. Beaty, Esq., Solicitor, Toronto, Grey & Bruce R.R.
Hon. Isaac Burpee, M. P.
Edward Hooper, Esq.
J. Herbert Mason, Esq., Man. Can. Per. Loan & Sav. Co.
James Young Esq., M. P. P.
F. A. Ball, Esq., Man. British America Assurance Co.
M. P. Ryan, Esq., M. P.
S, Nordheimer, Esq., President Federal Bank.
W. H. Gibbs, Esq.

Actuary:

C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. Jonn's College, Cambridge.

JOHN K. MACDONALD, Managing Director.

### A TREATISE

PRINCIPLES and PRACTICE

### LifeInsurance

Being an Arithmetical Explanation of the Computations involved in the Science of Life Contingencies.

TO WHICH ARE ADDED

### VALUABLE TABLES FOR REFERENCE,

FOR THE USE OF

Life Ins. Companies and Agents,

By NATHAN WILLEY, Actuary.

PRICE, \$3.00 PER COPY; sent post-paid to any address.

### THE SPECTATOR COMPANY,

Publishers and Printers.

NEW YORK : }
No. 16 Dev Street, OFFICES: { CHICAGO : No. 159 La Salle St,

## LIST OF PROMINENT INSURANCE AGENTS IN THE UNITED STATES.

Name,	Locality.	Business.		
ALBANY, N. Y.				
J. H. Rice		General Adjuster.		
M. V. B. Bull	448 Broadway	Phœnix Mutual.		
C. R. Knowles	38 and 40 State street	General Insurance Agent.		
C. D. Paul Peck & Hillman	38 N. Pearl street	Ætna Life. Connecticut Mutual Life.		
H. A. Glassford	38 and 40 State street	Agent and Adjuster.		
Van Allen & Dewitt	30 and 40 blase succes	General Insurance Agents.		
Van Antwerp & Welch		General Insurance Agents.		
Rufus Rose		General Insurance Agent.		
Wm. Lacy & Co		General Insurance Agents.		
ATLANTA, GA.				
E. S. Gay		Ins. Co. of North America.		
Hurt & Low	44 Marietta street	General Insurance Agents.		
Walker, Boyd & Godfrey	***************************************	General Insurance Agents.		
Clarence F. Low		General Insurance Agent.		
J. E. Johnson & Co		Home Fire. General Insurance Agents.		
W. P. & W. F. Patillo	•••••	General Insulance Agents.		
AUGUSTA, GA. C. W. Harris		General Insurance Agent.		
F. Phinizy & Co		General Insurance Agents.		
George Symms		General Insurance Agent.		
D. R. Wright		General Insurance Agent.		
AUSTIN, TEXAS.				
R. R. Blumford		General Insurance Agent.		
E. T. Eggleston		General Insurance Agent.		
E. W. Shands		General Insurance Agent.		
BALTIMORE, MD.				
O. F. Bresee	American Building	Mutual Life.		
Allmand & Gallagher	73 Second street	General Insurance Agents.		
George B. Coale & Morris.	42 Second street	General Insurance Agents.		
Proud & Campbell	Rialto Buildings	General Insurance Agents.		
J. A. Rigby	22 South street	General Insurance Agent.		
L. Miller	44 Second street	General Insurance Agent. Northwestern Mutual Life.		
James E. Alford	27 P O avenue	Manhattan Life.		
Walter S. Wilkinson & Harlan.	37 P. O. avenue	Connecticut Mutual Life.		
Geo. I. Richardson	28 South street	New York Life.		
H. G. Stewart & Co	26½ Second street	General Insurance Agents.		
T. R. Alexander	3 P. O. avenue	Ætna Life.		
W. Stewart Polk	13 Rialto Buildings	Liverpool and London and Glob		
E. J. Richardson & Sons	9 and 11 North street	General Insurance Agents.		
L. S. Read	Sun Building	Travelers.		
P. P. Clements	27 Lexington street	Home Life.		
Lawford & McKim		General Insurance Agents.		
Hall & Worthington	19½ South street	General Insurance Agents.		
T. G. DeFord	12 South street	Brooklyn Life. Equitable Life.		
BANGOR, ME.		_		
H. N. Fairbanks	17 Main street	Connecticut Mutual Life.		
Wiggin & Champlin	West Market square	General Insurance Agents.		
BOSTON, MASS.				
William A. Beattie	Exchange place	General Insurance Agent.		
Freeman & Vinton	53 Devonshire street	General Insurance Agents.		
Henry N. Baker	28 Congress street	General Insurance Agent.		
Mercer & Whittemore	Cor. Congress and Milk sts.	General Insurance Agents.		
Hovey & Fenno	Traveller Building	General Insurance Agents.		
George O. Carpenter	Merchants Exchange	General Insurance Agent.		
Charles E. Guild	27 Kilby street	Liverpool and London and Glo		
<b>F. J. Foss</b>	223 Washington street	Berkshire Life.		
Cowell & Fernes	13 Conkiess street	General Insurance Agent.		
Sewall A. Faunce	68 Devenshire street	Canaral Ingurance A ment		
W. H. Ellison	68 Devonshire street	General Insurance Agent.		
	68 Devonshire street 7 Exchange place 59 Congress street	General Insurance Agent. General Insurance Agent. General Insurance Agent.		

Name.	Locality.	Business.
BOSTON.—Continued. Hollis & Snow Foster & Scull. Amos D. Smith, 3d Edwin Ray. Stearns Brothers J. B. Niver. John C. Paige C. F. Sise. Richard Pope Barnard Brothers Sawyer & Blake James Goodman & Co. Charles E. Galacar James Swords. Clark & Babb Peleg E. Eddy John T. Cheppu & Co. Nathaniel E. Foster Wass & Everitt	35 Kilby street 53 Devonshire street Mutual Life building 230 Washington street 12 Kilby street 15 State street 7 Exchange place 24 Congress street 7 Exchange place 35 Devonshire street 53 Congress street 46 Congress street 24 Exchange place 22 Exchange place 24 Exchange place 22 Water street 24 Congress street 25 Congress street 26 Lexchange place 27 Congress street 28 Exchange place 29 Water street 29 Exchange place 20 Water street 20 Exchange place	General Insurance Agents. General Insurance Agents. Mutual Life. Connecticut Mutual Life. General Insurance Agents. New York Life. General Insurance Agent. Royal Canadian. General Insurance Agent. Penn Mutual Life. General Insurance Agents. General Insurance Agents. National Fire, New York. General Insurance Agent. Fire Agents. General Insurance Agent.
BUFFALO, N. Y. Fayette A. Cook. E. P. Dorr. Nathaniel Hall & Co. Stringer & Cady. Smith & Germain. Fish & Armstrong. Lewis & Moore. Hume & Sanford. Worthington & Sill. Joseph Timmerman. Oliver J. Eggert. James A. Campbell. W. D. Lewis.	3 Main street 5 Commercial block 10 Main street Main street 16 West Swan street 378 Main street	General Insurance Agent. General Insurance Agents. Sec'y Eric County Mut. Ins. Co. Sec'y Buffalo German Ins. Co. General Insurance Agent. General Insurance Agent.
BRENHAM. TEXAS. George P. Burke		General Insurance Agent.
BRIDGEPORT, CONN. Wm. E. Disbrow T. J. Staples Higby & DeForest	Corner State and Main sts	Mutual Benefit Life. General Insurance Agent. General Insurance Agents.
BURLINGTON, IOWA. Greiner & Leight P. M. Crapo Theodore Guelich	N. E. cor. 3d & Jefferson sts.	General Insurance Agents. Connecticut Mutual Life. General Insurance Agent.
BURLINGTON, VT.  T. S. Peck	·····	General Insurance Agent. General Insurance Agent. General Insurance Agent.
CHARLESTON, S. C. Samuel Y. Tupper E. Sebring & Co. T. Frost. C. T. Lowndes & Co. C. R. Huger & Co.	54 Broad street	General Insurance Agent. General Insurance Agents. General Insurance Agent. General Insurance Agents. General Insurance Agents.
CHICAGO, ILL. Stearns, Dickinson & Co. H. D. Penfield. Montgomery & Tallmadge. H. H. Brown. W. E. Rollo & Co. Straight & Lyman. E. M. Teall Fisher Brothers. O. W. Barrett. J. K. Murphy O. P. Curran. T. S. Chard. G. F. Bissell. Eugene Cary. C. H. Case. George C. Clarke Ducat & Lyon Davis & Requa. Thomas & W. A. Goodman	81 Washington street 148 La Salle street S. E. c. La Salle & Madison sts. 158 La Salle street 150 La Salle street 130 La Salle street 146 La Salle street 140 La Salle street 140 La Salle street 150 La Salle street 140 La Salle street 1510 La Salle street 152 La Salle street 154 Washington street 155 La Salle street 156 La Salle street 157 La Salle street 158 La Salle street 159 La Salle street	Conn. Mutual Life. Washington Life. General Insurance Agents. General Insurance Agents. General Insurance Agents. General Insurance Agents. General Insurance Agent. General Insurance Agent. General Insurance Agent. General Insurance Agent. New York Life. Gen'l Man. Firemans Fund, S. F. Western Man. Hartford Fire. German American.  Western Manager Royal, and  London & Lancashire. General Insurance Agent. General Insurance Agents.

Name.	Locality.	Business.			
CHICAGO—Continued.  R. W. Hosmer & Co	154 La Salle street	General Insurance Agents.			
Wm. Warren	124 La Salle street	Liverpool & London & Globe.			
Miller & Drew	162 La Salle street	General Insurance Agents.			
E. E. Ryan & Co George P. Treadway & Co.	210 La Salle street 123 La Salle street	General Insurance Agents. General Insurance Agents.			
Witkowsky & Affeld	174 La Salle street	General Insurance Agents.			
William Ashworth B. W. Phillips	169 La Salle street	Western Man. British America.			
Beveridge & Harris	116 La Salle street	General Insurance Agent, West'n Managers Niagara Ins. Co.			
M. O. Brown	130 La Salle street	W. Man. Westchester & Commwh.			
John Cameron R. S. Critchell	112 La Salle street	General Insurance Agent. General Insurance Agent.			
Allen G. Fowler	133 La Salle street	Superintendent Western Dept.			
		West, Manager, Orient Ins. Co.			
Wm. G. Wood	5 Washington Block	General Insurance Agent.			
W. H. Cunningham & Co	175 La Salle street	General Insurance Agent.			
J. Goodwin S. R. Harris & Co	172 La Salle street	Ætna Fire. General Insurance Agent.			
Hopkins & Hasbrouck	155 La Salle street	General Insurance Agents.			
J. T. Sweetland	202 La Salle street	General Insurance Agents.			
W. N. Craine	168 La Salle street	l'acific Mutual Life. Equitable Life.			
O. Cronkhite	132 La Salle street	New England Mutual Life.			
B. W. Hahn	40 La Salle street	Germania Life, New York.			
E. H. Kellogg. John P. Campbell	152 La Salle street	Home Life. Metropolitan Plate Glass.			
G. W. Adams	154 La Salle street	General Agent Connecticut Fire.			
A. J. Harding	118 La Salle street	Western Manager Springfield Fire and Marine.			
		Gen'l Ag't Mercantile Marine,			
R. W. Hosmer & Co	154 La Salle street	of Boston.			
F. S. James	114 La Salle street	Gen'l Ag't Boston Underwriters. Gen'l Ag't Scottish Commercial.			
W. R. Kerr W. E. Rollo	96 La Salle street	General Agent Girard.			
George P. Treadway & Co	123 La Salle street	General Agent Lycoming.			
S. H. Southwick	179 La Salle street	Adjuster of Fire Losses. General Insurance Agent.			
L. D. Hammond M. Stewart Judah	210 La Salle street	Manhattan Life.			
Stewart Marks	48 South Clark street	Continental Life, Hartford.			
W. G. McCormick J. W. Meaker	174 La Salle street	General Insurance Agent.  Mutual Life.			
Oakley B. Pellet	145 La Salle street	General Insurance Agent.			
Granger Smith	158 La Salle street	General Insurance Agent. Sup't West. Dep't Continental Fire			
A. Williams	104 State street	West. Dep't Union, Phila. and			
J. O. Wilson	170 Madison street	Star of New York.			
John Naghten	179 La Salle street	General Agent Commercial of N. Y.			
Floyd & Burch	160 La Salle street	General Insurance Agents. Ætna Life.			
Paul & Mason	91 Dearborn street	General Insurance Agent.			
F. A. Mitchel & Co	144 La Salle street	General Insurance Agents.			
Davis & Walker	142 Dearborn street	Mass. Mutual Life. Berkshire Life.			
A. Frisbie	168 La Salle street	Adjuster of Fire Losses.			
Adolph Loeb	210 La Salle street	General Insurance Agent.			
T. R. Burch	160 La Salle street	Phoenix, Brooklyn. Agricultural.			
A. H. Darrow	554 W. Madison street 69 Dearborn street	Penn Mutual Life.			
James L. Ross	97 Washington street	Mutual Benefit Life.			
C. Lyenberger	169-171 La Salle street	Dist. Agt. Queen Ins. Co. Gen'l Agt. Fairfield & N. Y. City			
A. T. Smith	202 La Salle street	General Agt. Peoples of Newark			
Mickel & Gardner	172 La Salle street	General Insurance Agents.			
Loeb & Judah	151 La Salle street	General Insurance Agent			
R. A. WallerSchenck & Hobbs	164-166 La Salle street	General Insurance Agent. General Agents Newark Fire.			
Frank B. Hosmer	154 La Salle street	General Agent Roger Williams.			
W. B. Cornell	20 Major Block	Supt. North British & Mercantile General Agent Lancashire.			
W. G. Ferguson F. S. James & Co	166 E. Randolph street	General Insurance Agents.			
Moore & Janes	157-159 La Salle street.	General Insurance Agents.			
Henry W. Rice & Co	152 La Salle street.	General Insurance Agents.			
CINCINNATI, OHIO.	Wine street	Etno Fire			
F. C. Bennett	171 Vine street	Ætna Fire. General Insurance Agents.			
Doughty & Bruehl	25 West Third street	Home Life.			
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Name.	Locality.	Business.
CINCINNATI.—Continued.  W. B. Cassilly. G. W. Fackler & Co. I. W. Iredell, Jr. John Kennett. L. C. Hopkins. H. M. Magill. R. Simpson & Co. Law Brothers. Geo. W. Neff & Co. John S. Law & Son. E. Roberts. W. K. Halstead. Fred. Rauh & Co. John H. Law. G. K. Snider. W. E. Bonfoey. P. D. Finnegan Wm. Young. George Bauer. H. K. Lindsey.	53 West Third street	General Insurance Agent. Connecticut Mutual Life. Penn Mutual Life. General Insurance Agent. Mutual Life. Phoenix Fire. Mutual Benefit Life. General Insurance Agents. General Insurance Agents. Royal and Lon. and Lancashire. Equitable Life. Provident Life and Trust. General Insurance Agents. General Insurance Agent. Niagara. Continental Life. Travelers. General Insurance Agent. Germania Life, New York. Lancashire.
CLEVELAND, OHIO. S. S. Coe Shipherd & Bingham Brooks & Manning M. F. Brayton T. H. Geer W. B. Hillman Horace Stillson I. N. Turner W. H. Van Tine Hopkinson & Parsons A. J. Waters Carlton & Lee	197 Superior street	General Insurance Agent. General Insurance Agents. General Insurance Agent. General Insurance Agent. General Insurance Agent. Berkshire Life. Ætna Life. Ohio Farmers. General Insurance Agent. General Insurance Agents. State Agent Continental, N. Y. General Insurance Agents.
COLUMBUS, GA. D. F. Wilcox R. B. Murdoch John Blackmar G. W. Douglas CONCORD, N. H.	,	General Insurance Agent. General Insurance Agent. General Insurance Agent. Underwriters' Agency.
C. W. Moore  DALLAS, TEXAS. J. J. Carnes  Dargan & Trezevant  John B. Hereford  J. D. Kerfoot		Phoenix Mutual Life.  General Insurance Agent. Fire Association. General Insurance Agent. General Insurance Agent.
DAVENPORT, IOWA. I. T. Martin W. H. Ross & Co. Babcock & Snyder B. B. Woodward		Northwestern Mutual Life. General Insurance Agents. General Insurance Agents. General Insurance Agent.
DETROIT, MICH. Alfred H. Hall. Daniel Morse. Ira Worcester. A. G. Lindsay. Dr. S. L. Fuller. Brown Bros & Co. Hodges Bros. Merrell & Ferguson. Vernor Bros. Francis O. Davenport. Chas. D. Stevens & Son Henry T. Stringham. N. A. Bierce.	88 Griswold street. 11 Moffat building. 93 Griswold street. 93 Griswold street. 88 Griswold street. 5 Bank Block. 1 Butler Block. 33 Congress street. Wayne Co. Bank Building. 4 Abstract Building. 35 and 37 Congress street. Moffatt Building.	General Insurance Agent, State Agent Home, New York. General Insurance Agent. General Insurance Agent. Washington Life. General Insurance Agents. Connecticut Mutual Life. Mutual Life. General Insurance Agents and New England Mutual Life, General Insurance Agent.
ELMIRA, N. Y. S. C. Gaylord Micks & Reynolds	rog Baldwin street	Insurance and Real Estate. General Insurance Agents.
ERIE, PA. J. F. Downing. E. R. Blood. H. Stahl Isaac Rosenwig, Jr.		Ins. Co., of North America. General Insurance Agent. General Insurance Agent. General Insurance Agent.

FORT WAYNE, IND. Fisher & Tons		
Fisher & Tons		
	32 East Berry street	Real Estate and Insurance. Connecticut Mutual Life.
GALVESTON, TEXAS. W. F. Beers		General Insurance Agent.
John C. Hall & Co R. J. Hughes	•••••	General Insurance Agent. General Insurance Agents. General Insurance Agent.
N. O. Lauve	••••••	General Insurance Agent. General Insurance Agent.
J. N. Stowe		General Insurance Agent. General Insurance Agent.
Wm. P. Innes		Real Estate & Insurance Agent. General Insurance Agent.
J. S. Crosby & Co E. G. D. Holden	•••••	General Insurance Agents. General Insurance Agent.
HARRISBURG, PA. Wm. Buehler & Son Theo. Kundsen Willlam Muir	18 North Third street	General Insurance Agents. General Insurance Agent. General Insurance Agent.
HARTFORD, CONN. C. C. Kimball		General Insurance Agent.
Ralph Gillett	7 Central Row	General Insurance Agent. General Insurance Agent. General Insurance Agent.
G. R. Fisher C. W. Preston & Co		General Insurance Agent. General Insurance Agents.
HOUSTON, TEXAS Thomas H. Conkling S. O. Cotton & Brother		General Insurance Agent. Lancashire.
INDIANAPOLIS, IND. Grubb, Paxton & Co Isaac Waring	31 Circle street	General Insurance Agents. General Insurance Agent.
A. Abromet	Ætna building	General Insurance Agent. General Insurance Agents.
I. C. Hays & Son	2 Wright's Block	General Insurance Agents. General Insurance Agents. General Insurance Agents. General Insurance Agents.
John S. Spann & Co  JERSEY CITY, N. J.	44 North Pennsylvania	General Insurance Agents.
Woodward & Sherwood Henry J. Callo W. W. Buckley Frank Stevens	17 Montgomery street 9 Exchange Place 1 Montgomery street 55 Montgomery street	General Insurance Agents. General Insurance Agent. General Insurance Agent. Real Estate and Insurance.
LEAVENWORTH, KANSAS. Hopkins & Graham Nelles & Weed		Connecticut Mutual Life. General Insurance Agents.
KANSAS CITY. D. S. Harriman & Co	Merchants Exchange	General Insurance Agents.
LEXINGTON, KY. J. W. Cochran & Son		Franklin Fire, Pa.
LITTLE ROCK, ARK. S. N. Marshall		General Insurance Agent.
L. B. Leigh	•••••	General Insurance Agent. General Insurance Agents. General Insurance Agent.
Isaac Lawrence		General Insurance Agent.
Barbee & CastlemanR. C. HoweLyman & Hewitt	Cor. Main and Sixth streets.  115 Market street  160 Main street	Royal and London & Lancashire. New York Life. General Insurance Agents.
K. W. Smith & Co Timberlake & Bullitt	230 Main street	Mutual Benefit Life. General Insurance Agents.
Cooke, Hunter & Co Novy Knœfel Morris & Bayly	118 W. Main street 95 West Market street 127 Main street	General Insurance Agents. General Insurance Agents. General Insurance Agents.
MEMPHIS, TENN. J. S. Carpenter & Co	*	General Insurance Agents.
J. A. Simmons  Marx & Brusdorf  Murphy & Murphy  John T. Tomlinson	20 Madison street	General Insurance Agent. General Insurance Agents. General Insurance Agents. General Insurance Agent.

Name.	Locality.	Business.
MERIDEN, CONN.		
H. C. Butler & Co		General Insurance Agents.
Clarke & Cowles	•••••	General Insurance Agents.
Fisk & Otis		General Insurance Agents.
MILWAUKEE, WIS.		
Belden & Co	82 Michigan street	General Insurance Agents.
F. T. & T. C. Day	89 Wisconsin street	Ætna Life.
Carey's Agency Frank H. Whipp & Co	393 Broadway	General Insurance Agents.
Ogden & Hathaway	91 Michigan street	General Insurance Agents. General Insurance Agents.
Jones & Bell	82 Michigan street	General Insurance Agents.
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MOBILE, ALA. Samuel C. Muldon	ar St Michael street	Comerci Incurence Agent
Israel Putnam	31 St. Michael street	General Insurance Agent. General Insurance Agent.
Thomas W. Miller		General Insurance Agent.
MONTPELIER, VT.	1	
Pitkin & Co		General Insurance Agents.
A. C. Brown		General Insurance Agent. General Insurance Agent.
		Conciai Insurance Agent.
MOUNT HOLLY, N. J.		
C. M. Sloan	Arcade Building	Fire, Life and Accident.
MACHINI I D. MONTO		-
NASHVILLE, TENN.	so Charmy street	Gamanal Imaninar A
W. D. Talbot	50 Cherry street	General Insurance Agent. General Insurance Agent.
M. R. Grigsby	38 North College street	General Insurance Agent. General Insurance Agent.
Ross, Gale & Thomas	4 Maxwell House	General Insurance Agents.
	•	•
NEW HAVEN, CONN.	<b></b>	
J. W. Nichols	201-Chapel street	Mutual Life.
J. G. North & Co		General Insurance Agents.
Sperry & Kimberly H. C. Warren	2	General Insurance Agents.
H. C. Warren	89 Church street	General Insurance Agent.
H. L. & J. S. Cannon Gardner Morse		General Insurance Agents. General Insurance Agent.
Guranor Morson		General Insulance rigent.
NEW ORLEANS, LA.		
W. E. Fitzgerald		Ætna Life.
Welshans & Wood	188 Gravier street	General Insurance Agents.
M. J. Smith & Co	91 Gravier street	General Insurance Agents.
Douglas West L. W. Baquie		Royal Canadian.
D. W. Daquie		General Insurance Agent.
NEW YORK.		
J. A. Alexander	173 Broadway	Ætna Fire.
Henry E. Bowers	52 William street	Guardian Fire.
R. M. Johnson	Tribune Building	Travelers Ins. Co.
Bigelow, Coit & Peck A. E. Moore E. W. Crowell	150 Broadway	Agency for Eastern companies.
A. E. MOOFE	161 Broadway	Lycoming Ins. Co.
H. & J. V. N. Dorr & Co	128 Broadway	Scottish Commercial. General Insurance Agents.
Frame & Hare	204 Broadway	General Insurance Agents. General Insurance Agents
J. S. Hollinshead	204 Broadway	General Insurance Agent.
L. Spencer Goble	137 Broadway	Mutual Benefit Life.
L. Morton	165 Broadway	Ætna Life.
Chas. M. Peck	60 Liberty street	General Insurance Agent.
W. H. Ross	176 Broadway	Queen Ins. Co.
T. J. Temple	Western Union Building	General Insurance Agents. General Insurance Agent.
Anderson & Stanton	152 Broadway	General Insurance Agents.
R. D. Alliger	at & aa Pine street	Imperial and Northern.
satteriee & smith	81 Cedar street	General Insurance Agents.
Henry W. Baldwin	Drexel Building	United States Life.
Theodore Wehle	Evening Post Building	General Insurance Agent. Life Ins. Intelligence Bureau.
J. H. Langford & Co	161-Broadway	General Insurance Agents.
P. S. Miller	104 Broadway	· Connecticut Mutual Life.
Irving, Frank & Dubois	54 William street	·· General Insurance Agents.
Baker & Kirby	I Pine street	·· General Insurance Agents.
Whiton & Tredick	165 Broadway	General Insurance Agents.
Charle E. White, S. P. Blagden,	54 William street	Managers North British and
S. P. Blagden, \( \sqrt{\cdots} \cdots \)  Alfred Pell \( \cdots \)		Mercantile. Manager Commercial
Alfred Pell} Charles Sewall	37 and 39 Wall street	Assistant Manager \ Union.
Charles Sewall \		
B. Lockwood	88 Wall street	London Assurance Corporation.

		1
Name.	Locality.	Business.
NEW YORK—Continued.		_
Henry Honig	160 Broadway	Transatlantic Fire.
Thornell & Adee E. B. Harper	210 Broadway	General Insurance Agents.
W. B. Ogden	212 Broadway	John Hancock Mutual Life.
Joseph W. Brazier	155 Broadway	Merchants Fire, of Newark. National Life of the United States.
	- · · ·	(Union, of Philadelphia, and
N. C. Miller or J. M. Hodges  T. Y. Brown	163 Broadway	Northern, of Watertown.
Kenny & Radcliffe	Evening Post Building	Glens Falls.  New England Mutual Life.  Resident Manager ( Liverpool
Henry W.Eaton, }	45 William street	Resident Manager ( Liverpool Deputy Manager, Ass't Dep. Man'gr ( and Globe.
Tilyou, Schoonmaker & Co	71 Liberty street	General Insurance Agents.
Lathrop & Scott	170 Broadway	Connecticut Fire.
A. P. M. Roome W. F. Heins	8 Pine street	General Insurance Agent.
O 17-11 )	44 Pine street	Hamburg-Magdeburg. North German.
C. H. Ford \ E. F. Beddail, \		Manager (
W. W. Henshaw,	41 and 43 Wall street	Ass't Manager. > Royal.
Julien La Ceșne	31 and 33 Pine street	Res. Sec. La Caisse Générale.
Wm. Erdtman	165 Broadway	Ætna Life.
Beecher & Benedict J. E. Kahl	145 Broadway	General Iusurance Agents. Franklin Fire, Pa.
J. H. Daskam	271 Broadway	Berkshire Life.
E. O. Goodwin	243 Broadway	Massachusetts Mutual Life.
J. S. Gaffney	160 Fulton street	Northwestern Mutual Life.
S. Von Dorrien, } F. O. Affeld.	62 Cedar street	Manager, Hamburg-Bremen.
		Ass't Manager \ 11amou g-Dienes.
NORFOLK, VA.		
A. M. Vaughan	106 Main street	General Insurance Agent. General Insurance Agent.
C. A. Richardson	45 Commerce street	General Insurance Agent.
OCHURGO NI W		
OSWEGO, N. Y. Mollison & Dowdle	Doolittle block	General Insurance Agents.
Nutting & Gifford	•••••	General Insurance Agents.
PHILADELPHIA, PA.		
W. Arrott	117 South Fourth street	General Insurance Agent.
C. H. Brush Chas. W. Kellogg	421 Walnut street	Ætna Life. Franklin Fire.
Etting & Co	327 Walnut street	General Insurance Agents.
W. H. Graves	512 Walnut street	Berkshire Life.
T. W. Buckman	404 Walnut street	General Insurance Agents.
T. J. Lancaster	312 Walnut street	General Insurance Agent.
Marston & Wakelin	133 South Fourth street	New England Mutual Life.
Tatuali Paulding	419 Walnut street	General Insurance Agent.
Prevost & HerringS. D. Hawley	107 South Third street 48 South Fourth street	General Insurance Agents. General Insurance Agent.
I. L. Register	828 Chestnut street	Equitable Life.
I. L. Register	403 Walnut street	Ætna Fire, Hartford.
Charles Platt, Jr	331 Walnut street	General Insurance Agent.
Louis Wagner	335 Walnut street	General Insurance Agent.
Elmes & Stocker	144 South Fourth street	General Insurance Agents.
W. E. Bullus	419 Walnut street	General Insurance Agents. General Insurance Agent.
Boswell & Co.	402 Chestnut street	General Insurance Agents.
A. R. Potter	522 Walnut street	Mutual Benefit Life.
W. D. Sherrerd & Co	222 Walnut street	General Insurance Agents,
Atwood Smith	Cor Third & Walnut streets.	Liverpool & London & Globe.
W. H. Tilden	530 Walnut street Tenth & Chestnut streets	Connecticut Mutual Life.  Mutual Life.
Whiton & Tredick	136 South Fourth street	General Insurance Agents.
J. B. Carr	414 Walnut street	Manhattan Life.
George Wood	226 Walnut street	Royal.
Wister & Peterson	431 Walnut street	General Insurance Agents.
B. S. Russell	411 Walnut street	National Life U. S.
R. C. Hill & Co	405 Walnut street	Lycoming. New York Life.
Hare & Clark	Fourth and Walnut streets	General Insurance Agents.
John W. Cheney	South Fourth street	General Insurance Agent.
Campbell & Irwin	46 Wood street	General Insurance Agents.
PITTSBURGH, PA.		0.11
S. S. Carrier	•••••	General Insurance Agent.
Arrott & Lockhart D. P. Chapman	Cor Market & 4th Avenue	General Insurance Agents.
W. L. Jones.	84 Fourth Avenue	Ætna Life. General Insurance Agent.
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Name.	Locality.	Business.
DITTERUDON C "		
PITTSBURGH—Continued. Geo. W. Dean		Tandan Assuma G
John D. Biggert	61 Fourth avenue	London Assurance Corporation. General Insurance Agent.
J. G. Coffin & Co	Cor. Third av. & Wood st	Franklin, Pa.
Redmond J. Grace	64 Fourth avenue	General Insurance Agent.
E. W. Gross. Lusk & Brown.	•••••	General Insurance Agent.
Swearingin & McCandless	••••••	General Insurance Agents. General Insurance Agents.
N. G. Macrum	141 Third avenue	Life Association.
PORTLAND, ME.		
B. Barnes, Jr	49½ Exchange street	General Insurance Agent.
A. G. Dewey.	49/2 Dathange Street	General Insurance Agents. Ætna Life.
Rollins, Loring & Adams	•••••	General Insurance Agents.
W. F. Morrill	•••••	New York Life.
PROVIDENCE, R. I.	••••••	General Insurance Agents.
L. L. Barnard		Connecticut Mutual Life.
C. A. Hopkins	•••••	Mutual Life.
Snow & BarkerGeo. T. Paine	••••••	General Insurance Agents.
Searle & Spencer		General Insurance Agent. General Insurance Agents.
C. C. Armstrong	***************************************	General Insurance Agent.
RICHMOND, VA.	No. at Washington	- ,
T. M. Alfriend & Son	North Tenth street	General Insurance Agents.
Montague & Co	1015 Main Street	General Insurance Agent. * General Insurance Agents.
D. N. Walker & Co	1014 Main street	General Insurance Agents.
Millhiser & Strauss	6 Eleventh street	General Insurance Agents.
Charles G. Barney	•••••	General Insurance Agent.
Davenport & Co	••••••	General Insurance Agent. Liverpool & London & Globe.
ROCHESTER, N. Y.		-
French & Smith	••••••	General Insurance Agents.
J. C. Miller & Son S. B. Raymond & Son		General Insurance Agents. General Insurance Agents.
Rowley & Hayes	8 State street	General Insurance Agents.
Smith & Elwood		General Insurance Agents.
A. J. Reibling	Main street	General Insurance Agent.
Rudolph Vay	I Arcade Arcade	General Insurance Agent. General Insurance Agent.
G. W. Steitz	54 Arcade	General Insurance Agent.
Thomas P. Stowell	Arcade	Ætna Fire, Hartford.
RALEIGH, N. C. Cameron, Hay & Co		General Insurance Agents.
P. F. Pescud, Jr	•••••	Georgia Home.
Hay & GrayP. F. Pescud & Sons	••••••	Maryland Life.
P. F. Pescud & Sons	•••••	General Insurance Agents.
E. G. Brown		General Insurance Agent. General Insurance Agent.
W. A. TurkSAN ANTONIO, TEXAS.		
L. J. & C. E. Bartlett		General Insurance Agents.
Thomas F. Brady Miss F. H. Florian		General Insurance Agent. General Insurance Agent.
SAN FRANCISCO, CAL.		Conoral Institution 118cm;
Wallace Everson	328 Montgomery street	New England Mutual Life.
A. P. Flint	313 California street	Hartford Fire. General Insurance Agent.
Henry Balzer & Co	213 Sansome street	General Insurance Agents.
Philip, Speyer & Co	13 Merchants Exchange	General Insurance Agents.
Cross & Co	316 California street	General Insurance Agents.
Hugh Craig Hutchinson & Mann	307 California street	New Zealand Ins. Co. General Insurance Agents.
Robert Dickson	317 California street	General Insurance Agent.
George C. Boardman	311 California street	Ætna Fire.
Brown & Desmond	410 California street	General Insurance Agents. General Insurance Agents.
Potter, Jacobs & Easton Arthur E. Magill	323 California street	General Insurance Agent.
John Rae Hamilton	321 Sansome street	General Insurance Agent.
A. B. Forbes	214 Sansome street	Continental Fire.
W. D. Garland Jonathan Hunt & Son	121 Montgomery street	Equitable Life. General Insurance Agents.
SAVANNAH, GA.	- T - 1	
R. H. Footman & Co	166 Genesee street	General Insurance Agents.
J. E. Johnston & Co SHERMAN, TEXAS.		General Insurance Agents.
E. R. Archinard		General Insurance Agent.
James K. Ashmore		General Insurance Agent.
W. L. Boyd		General Insurance Agent.
J. C. Carpenter J. P. Geren		General Insurance Agent. General Insurance Agent
James Layne		General Insurance Agent
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Name.	Locality.	Business.
SPRINGFIELD, MASS.  Ladd & Co	ı Opera House	General Insurance Agents. Liverpool & London & Globe.
J. C. Pynchon E. Dudley Chapin S. C. Warriner ST. ALBANS, VT.		General Insurance Agent. General Insurance Agent. General Insurance Agent.
H. H. Farnsworth E. H. Huntington		General Insurance Agent. General Insurance Agent.
ST. LOUIS, MO. Bentley & McFarland. Geo. D. Capen. Delafield & Snow. Martin Collins. B. Sherman. Edwin Fowler. A. B. Denton. H. M. Blossom & Co. J. R. Triplett A. C. Travis. Lockwood & Nisbet. W. K. Patrick.	Fifth and Olive streets Cor. Sixth and Locust sts 415-417 Olive street S.W. cor. N. 3d & Pine sts Cor Third & Pine streets Pine and Olive streets Cor Fifth & Olive streets Republican Building 118 North Third street 207 Olive street Insurance Exchange	General Insurance Agents. General Insurance Agent. General Insurance Agents. General Insurance Agent. Mutual Life. Mutual Benefit Life. Connecticut Mutual Life. General Insurance Agents. General Insurance Agent. General Insurance Agent. Niagara. Brooklyn Life.
Woods & Langsdorf	Chamber of Commerce Fifth and Pine streets  108 Locust street	General Insurance Agents. New York Life. Ætna Life. General Insurance Agents.  State Agent, Agricultural and
John H. Darrow	Room 4 Ins. Ex. Building  N.W. cor. 3d and Pine sts  104 Chamber of Commerce	Watertown. General Insurance Agent. General Insurance Agents.
Stanley Bagg.  Broughton & Babcock.  J. C. Mix  Beecher Bancroft Edward Kent W. H. Barber. Torkey & Waterbury.  TIFFIN, OHIO.	Walcoshm Block	General Insurance Agent. General Insurance Agents. General Agent New York Life. General Insurance Agent. Ætna Life. Connecticut Mutual Life. Merchants, Newark.
A. L. Flack TOLEDO, OHIO.	an an Avalla Disala	General Insurance Agent.
C. E. Bliven Braun & Colton. Brown & Dodge  John Carew  J. T. Dewey  John D. Irving  J. S. Kountz  A. C. Osborne.  John E. Parsons  Pease & Collins.  TROY, N. Y.	27-28 Halls Block. 48 Summit street. Rooms 10 & 11 Produce Ex. 52 Summit street. 150 Summit street. Cor. Summit & Monroe sts. Produce Exchange. Cor. Summit & Madison sts. 152 Summit street. 98 Water street.	Howard Fire. General Insurance Agents. General Insurance Agents. General Insurance Agent. Mass. Mutual Life, New York. General Insurance Agent. General Insurance Agent. General Insurance Agent. Mutual Life. General Insurance Agent.
D. S. Boardman		Mutual Life. Connecticut Mutual Life.
F. W. Hurlburt Hoyt & Butler WASHINGTON. D. C.	166 Genesee street	General Insurance Agent. General Insurance Agents.
H. R. Taylor. Francis Heyer Hanson Blackford & Co. Tyler & Rutherford. Charles E. Bishop Geo. B. Coburn W. B. Jones & Co. A. S. Pratt & Son.	519 Seventh street. 28 F street 515 Seventh street St. Cloud Building. 512 Seventh street	Phoenix Mutual Life. Equitable Life. General Insurance Agents. General Insurance Agents. General Insurance Agent. General Insurance Agent. General Insurance Agents. General Insurance Agents.
A. S. Pratt & Son	•••••	Supt. Agencies Phœnix Mut. Life
Wooley & Van Trump	Market street	General Insurance Agents.  General Insurance Agents.
Thompson Derr & Brother WORCESTER, MASS. John D. Washburn		General Insurance Agents. General Insurance Agent.
A. N. Currier Smith & Wheeler		General Insurance Agent. Conn. Mutual Life.

## **ÆTNA LIFE**

## Insurance Company

Of HARTFORD, Conn.

Assets. Surplus, \$25,120,804.24 4.764.636.77

ITS RATES ARE LOW.

ITS EXPENSES ARE LOW.

It realizes a high rate of interest which is promptly paid, indicating that its assets are securely invested.

For reasons like the above this Company offers unequaled advantages.

Competent Agents Wanted on Commission.

T. O. ENDERS, President. J. L. ENGLISH, Secretary.

THE

## CONTINENTAL

INSURANCE COMPANY

OF THE CITY OF NEW YORK.

Nos. 100 and 102 Broadway.

STATEMENT (JAN. 1, 1879.)

228,965 1,000,000 1,060,384	26 00 21
1,038,422	27
	3,327,771 228,965 1,000,000 1,060,384 1,038,422

#### DIRECTORS.

GEORGE T. HOPE, President. CYRUS PECK, Secretary. H. H. LAMPORT, Vice-Pres't. B. C. TOWNSEND, Sec. Agency Dept. C. H. DUTCHER, Sec. Brooklyn Dept. A. M. KIRBY, Sec. Local Dept. JOHN K. OAKLEY, General Agent.

THE

## NATIONAL LIFE

INSURANCE COMPANY,

Of the United States of America,

WASHINGTON, D. C.

CHARTERED BY CONGRESS.

I. ALDER ELLIS, PRESIDENT.

Cash Capital \$1,000,000.00
Total Assets, January 1, 1879 4,004,844.71
Surplus, being security additional to the Reinsurance Fund 1,328,098.62
Ratio of Assets to Liabilities, 150 per cent.
Rates of Premium in the National are 25 per cent lower

than rates of Mutual Companies.

Security in the National is undoubted.

Policies are free from unnecessary restrictions.

All Policies are non-forfeitable.
All parties desiring to act as Agents of the National will address the Secretary.

BRANCH OFFICE—WHERE THE BUSINESS OF THE COMPANY IS TRANSACTED,

157 TO 163 LA SALLE ST., CHICAGO, ILL.

THOS. B. BRYAN, Vice-President.

J. M. BUTLER, Secretary.

## Valuation Tables

BASED UPON THE

"INSTITUTE OF ACTUARIES' MORTALITY EX-PRRIENCE (HM) TABLE."

AT 3, 3%, 4 AND 4% PER CENT.

Comprising-Values of Policies for all Durations; Values of Temporary Annuities for all Periods; Single and Annual Premiums for Temporary Insurance up to ten years: Tables for Valuing Endowment Policies.

Also, Values of Policies on the Hm (5) Table, at the same rates of Interest; with other useful Tables.

CALCULATED BY THE ARITHMOMETER,

в₹

#### RALPH PRICE HARDY,

Actuary to the London and Provincial Law Assurance Society, and Honorary Secretary of the Institute of Actuaries.

PRICE, \$10.

#### THE SPECTATOR COMPANY,

NEW YORK:

CHICAGO:

No. 16 Dey Street.

No. 150 La Salle Street.

x851.

1878.

## Phœnix Mutual

LIFE INSURANCE COMPANY.

OF HARTFORD, CONN.

Assets, Jan. 1st, '78, \$10,850,391.26

Surplus at 4 per cent,

\$319,465.26

Surplus at 4½ per cent,

\$1,011,732.26

Total Death Claims and Endowments paid, **\$**8,036,018.86.

> Total Payments to Policyholders. \$16,404,537.21.

AARON C. GOODMAN, President.

JONATHAN B. BUNCE, Vice-President.

JOHN M. HOLCOMBE, Secretary.

## Knickerbocker

LIFE INSURANCE Co.,

239 BROADWAY, NEW YORK.

[CHARTERED 1853.]

JOHN A. NICHOLAS, President.

AMPLE RESERVE.

SMALL EXPENSES,

PRUDENT MANAGEMENT.

#### Prompt. Progressive and Prosperous.

Large Surplus, Premiums all Cash, Policies Liberal. The Savings Bank Policies issued by this Company are the cheapest and give the most satisfaction to the insured. GOOD AGENTS WANTED, with whom liberal Contracts will be made by applying at the Home Office.

CHAS. M. HIBBARD, Actuary.

GEO. F. SNIFFEN.

HENRY W. JOHNSON, Counsel. Cashier.

### Secretary. JOHN F. NICHOLS,

## PENN MUTUAL

LIFE INSURANCE COMPANY,

921 Chestnut Street,

Incorporated 1847.

PHILADELPHIA.

Assets.

\$6,632,594.01

### PURELY MUTUAL.

Dividends made Annually, reducing the payments the second year. Policies non-forfeitable by the rules of the Company.

SAMUEL C. HUEY, President.

SAMUEL E. STOKES Vice-President.
H. S. STEPHENS ad Vice-President.
H. ENRY AUSTIE Secretary.
JAS. WEIR MASON Actuary. 

JAMES H LANGFORD, Gen. Agent.

No. 161 Broadway, N. Y.

## HOME

LIFE INSURANCE COMPANY.

254 Broadway, New York.

ASSETS,

\$4,850,000

MAY 1, 1878.

ALL DESIRABLE FORMS OF POLICIES ISSUED.

No RESTRICTIONS AS TO RESIDENCE OR TRAVEL. DIVIDENDS DECLARED AND PAID ANNUALLY.

GEORGE C. RIPLEY, President.

JOS. P. HOLBROOK, CHAS. W. TOWNSEND,

Vice-President. Secretary.

Reliable Agents, adapted to the Business, liberally dealt with.

### EDGAR H. KELLOGG,

4 Methodist Church Block,

Chicago, Ills.,

Supt. of Agencies for Northwestern States.

# BERKSHIRE

INSURANCE COMPANY. LIFE

Of PITTSFIELD. MASS.

Issues every form of Life and Endowment Policies. All Policies issued have the benefit of the Massachusetts non-forfeiture law.

> WILLIAM R. PLUNKETT, President. JAMES M. BARKER, Vice-President.

JAMES W. HULL, Secretary and Treasurer. WILLIAM H. HALL, Assistant Secretary.

THE

# Connecticut General Life Insurance Company,

HARTFORD, CONN.

THOS. W. RUSSELL, President. MELANCTHON STORRS, M. D., Medical Adviser.

F. V. HUDSON, Secretary-

ASSETS, January 1st, 1879,

\$1,388,695.53

SURPLUS.

362,870.76

Issues all the usual approved forms of Life and Endowment Policies, either with or without participation in Surplus, as may be preferred.

THE

# MANHATTA

LIFE INSURANCE COMPANY OF NEW YORK.

ESTABLISHED AUGUST, 1850, WITH

\$100,000 .

Cash Capital.

HAD

Assets, January 1, 1879, amounting to Liabilities.

\$10,096,524

8,338,089

Total amount paid to Policyholders to date.

14,418,510

This Company has always paid its dividends in cash, and never has been so unsuccessful as to pass or not declare a dividend at the promised or allotted time.

SURPLUS, . . \$1,758,000.

Agents wanted in all the Northern and Eastern States.

HENRY STOKES, President.

C. Y. WEMPLE, Vice-President.

H. Y. WEMPLE, Assistant Secretaries.

J. L. HALSEY, Secretary.

S. N. STEBBINS, Actuary.

# Equitable Life Assurance Society,

OF THE UNITED STATES,

## No. 120 BROADWAY,

NEW YORK.

Average Annual New Business for 8 years, larger than that of any other Life Insurance Company.

Surplus Computed on the most Conservative Basis, greater than that of any other Company in the Country.

H. B. HYDE, President.

JAMES W. ALEXANDER, Vice-Pres't.

THE

# JOB PRINTING DEPARTMENT

OF

## THE SPECTATOR

IS FURNISHED WITH THE NEWEST STYLES OF TYPE FROM THE LEADING MANUFACTURERS, AND IS PREPARED TO EXECUTE

## EVERY DESCRIPTION OF JOB PRINTING

In the Latest Styles of the Art.

POLICIES, SURVEYS, PROOFS OF LOSS, DAILY REPORTS, CIRCULARS, BILLHEADS, STATEMENTS, AND EVERY KIND OF BLANK USED BY INSURANCE COMPANIES AND AGENTS A SPECIALTY.

Parties in want of Printing will consult their own interests by sending for Estimates.

The Press Room is fitted up with Power and Job Presses of every description and capacity, and is under the superintendence of Experienced Pressmen.

ORDERS of every kind, whether personal or by mail or telegraph, are attended to with punctuality, and promptly delivered on completion.

NEW YORK.]

THE SPECTATOR COMPANY.

[CHICAGO,

# UNITED STATES

LIFE INSURANCE COMPANY,

IN THE CITY OF NEW YORK.

Offices. Nos. 261, 262 and 263 Broadway.

ORGANIZED 1850.

Assets, \$4,874,947,01. Surplus, \$8.26,874.

Every approved form of Policy issued on most favorable terms. All Endowment Policies and Approved Claims maturing in 1879 will be DISCOUNTED at Seven per cent on presentation.

#### JAMES BUELL, President.

(Also President of the Importers and Traders National Bank.)

C. P. FRALEIGH, Secretary. A. WHEELWRIGHT, Assistant-Secretary. T. H. BROSNAM, Superintendent.

GEORGE H. BURFORD, Actuary.

HENRY W. BALDWIN, Superintendent Middle Department.

Boreel Building, 115 Broadway, New York.

# MUTUAL BENEFIT

LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED 1845.

PURELY MUTUAL.

LEWIS C. GROVER, President.

ASSETS, Jan. 1, 1879, (Par Values,) - \$33,470,782.28.

All Approved forms of Policies issued. Reports and Statements Furnished at the Office of the Company, or any of its Agencies.

JAS. B. PEARSON, Vice-President.

BENJ. C. MILLER, Treasurer. B. J. MILLER, Actuary.

EDWARD A. STRONG, Secretary.

L. SPENCER GOBLE, State Agent, Southern New York and Northern New Jersey,

No. 137 Broadway, New York.

INCORPORATED 1851.

PURELY MUTUAL.

## MASSACHUSETTS MUTUAL LIFE

INSURANCE COMPANY, SPRINGFIELD, MASS.

E. W. BOND, President,

HENRY FULLER, JR., Vice-President,

AVERY J. SMITH, Secretary,

OSCAR B. IRELAND, Actuary.

ASSETS, over SURPLUS, 4 per cent,

4 1-2 per cent,

\$6,425,791 403,000 913,000

DIVIDENDS ON THE CONTRIBUTION PLAN,

Annually from date of Policy.

THE MASSACHUSETTS NON-FORFEITURE LAW applies to all policies of every form, from the first payment, so that no policy ceases by non-payment of premium until the full amount of previous payments has been spent in carrying the risk.

Liberal arrangements may be made by agents or solicitors, on application to the Company, or any of its General

Agents.

Issues TERM POLICIES Covering the Productive Period of Life.

PURE INSURANCE. NO TONTINE ELEMENT. NO INCREASE OF PREMIUM FROM YEAR TO YEAR. PERIODICAL EXAMINATIONS NOT REQUIRED.

THE NON-FORFEITURE LAW of Massachusetts applies to these as well as to all other policies issued by this Company.

SEND FOR CIRCULAR.

THE

# Travelers Life & Accident

INSURANCE COMPANY,

OF HARTFORD, CONN.

LIFE AND ENDOWMENT INSURANCE of the best forms at low cash rates. REGISTERED ACCIDENT TICKETS at Local Agency or Railway Stations. GENERAL ACCIDENT POLICIES, for the year or month, written by Agents.

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

JOHN E. MORRIS, Assistant Secretary.

NEW YORK CITY OFFICE, TRIBUNE BUILDING.

# Vermont Life Insurance Co.

### Office, BURLINGTON, VERMONT.

INCORPORATED 1868.

CASH CAPITAL, \$100,000.

Issues every desirable form of LIFE and ENDOWMENT POLICIES. All Policies are emphatically Non-Forfeiting upon their terms, being continued in force upon the reserve belonging to each policy.

Premiums on ordinary Life Policies are limited to the Expectation of Life, when the policies become fully paid up in any event. Paid-up Policies for portions of the time issued upon the same basis.

The Company does a cash business. Dividends declared on the Contribution Plan, and paid in cash annually.

The Company has a handsome surplus above every liability, according to the severest standard of any State Insurance Department.

"Industrial Policies" are also issued by this Company on the plan of the "Prudential," of London.

JAS. R. HOSMER, President.

RUSSELL S. TAFT, Vice-President.
WARREN GIBBS, Secretary.

MEDICAL COUNSEL.-WALTER CARPENTER, M. D., A. P. GRINNELL, M. D.

#### DIRECTORS.

TORREY E. WALES, SAMUEL HUNTINGTON, JAMES A. SHEDD, RUSSELL S. TAFT, NATHANIEL PARKER, JO D. HATCH, F. C. KENNEDY, LAWRENCE BARNES, DANIEL ROBERTS,
WILLIAM G. SHAW.
EDWARD P. MUDGETT,
WILLIAM W. HENRY,
L. L. LAWRENCE,
WM. A. CROMBIE,
EDWARD BARLOW,
JOEL H. GATES,

JAMES C. DUNN, JAMES R. HOSMER, GEO. S. REDFIELD, B. B. SMALLEY, THEO. A. HOPKINS, C. P. FRISSELL, C. M. SPAULDING.

#### GENERAL AGENTS.

C. W. CARTER, 40 Water Street, Boston, Mass. A. F. CRAIG, Portsmouth, N. H.

J. W. FINNEY, 169 Clark Street, Chicago, Ills. J. W. MUNGER & CO., Portland, Maine,

This company, located at Burlington, Vt., was incorporated in 1868, and has a paid upcash capital of \$100,000. While not desiring to be reckoned among the mammoth life insurance companies of the country, its financial condition is such as to entitle it to the confidence and patronage of insurers. Its management is cautious and conservative, and its investments are made with care and a view to entire safety, rather than speculative profits. Last year the interest receipts were more than double the payments to policyholders. The assets of the company aggregate \$208,311, consisting of first mortgage real estate, stocks and bonds, cash in bank, real estate, etc., all of which are pronounced first-class. Its policy liabilities figured by the Massachusetts four per cent standard, is \$103,274, leaving a surplus as regards policyholders of \$105,037. Extravagance cannot be laid to the charge of the management, as the entire expenses last year were but \$10,547.

The Vermont Life issues both life and endowment policies as desired, and all policies are non-forfeitable, being continued in force by virtue of the reserve accruing to each policy. Premiums on ordinary life policies terminate at the end of the "expectation of life" period, when paid up policies are issued to the holders. The company also issues what are known as "industrial policies," for the especial benefit of the so-called laboring classes, whereby they are permitted to pay their premiums in weekly or monthly installments. A plan similar to this is successfully pursued by the Prudential, of London.

The officers of the company are all well known gentlemen, and men of high standing in the community in which they live. The President Mr. James R. Hosmer, has been long identified with the life insurance business. Ex-Governor Russell S. Taft, is Vice President. He has been one of Vermont's most prominent citizens for many years, having held the highest office in the gift of the people of that State. He has been identified with several large and successful business ento-prises, and enjoys the confidence of the public in the highest degree. Warren Gibbs the Secretary, is also a practical life insurance man, who was selected for the position because of his familiarity with the business and his trust-worthiness. These gentlemen, constituting the management of the company, take pride in calling attention to its large proportionate surplus as an illustration of careful management, and in proof of the strength and soundness of the company. The economical conduct of the company is also a matter of pride with them, and the stock and policyholders may well congratulate themselves on having secured such careful and trustworthy gentlemen for officers of the company.

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# Michigan Mutual

Insurance Company

LIFE

DETROIT, MICH.

Capital, Paid up, . . \$250,000 Assets, . Nearly a Million Dollars.

Policies issued on the Renewable Term Plan, same as Fire

Insurance. Pay for protection only, at net actual cost.

OFFICERS:

J. S. FARRAND, President.

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Liabilities, \$87,578 83,

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 SURPLUS—to policyholders,
 370,000

 ASSETS,
 517,000

187

WESTERN DEPARTMENT

202 LA SALLE STREET,

CHICAGO.

W.W.Caloullo

General Agent.

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MANCHESTER, NEW HAMPSHIRE.

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OF ROCHESTER, N Y.

Capital paid in in Cash, -		 	- \$200,000.00
Reserve for Re-insurance, -	-	 	94,588.94
" " Unpaid Losses,		 	- 3,346.10
Net Surplus,			4 00
Total Assets July 1, 1879,	-	 	\$418,897.92

#### COMPARATIVE STATEMENT

Of the Increase of Assets and Net Surplus, also of Net Premiums Received and Losses Paid since Organization.

¿Year.	Assets.	Net Surplus.	Net Premiums received.	Losses Paid.
1872	\$120,425.69	\$19,225.69	\$21,847.62	\$1,560.48
1873	165,352.6ς	27,657.74	73,744.54	15,944.95
1874	314,331.03	33,248.28	153,161.79	57,197.17
1875	344,498.88	47,407.44	176,862.34	102,960.98
1876	367,184.69	57,066.52	204,655.16	119,173.52
1877	369,103.05	70,856.00	171,971.86	108,991.75
1878	409,620.15	115,547.36	161,149.06	73,892.24

Total Net Premiums Received, \$963,389.37.

Total Losses Paid, \$479,721.09.

FREDERICK COOK, President.

HON, JOHN LUTES, Vice-President. HENRY NORDEN, Secretary,
Special Agent for Eastern Department. R. W. PARKS,
"" "Western H. F. ATWOOD.

# Pennsylvania Fire

Insurance Company,

No. 510 WALNUT STREET, PHILADELPHIA.

	o. 510 WALNUT ST		
Capital paid in i	n Cash,		- <b>\$</b> 400,00 <b>0.0</b> 0
	iabilities, including Re		
Net Surplus, -			- 670,212.68
TOTAL AS	SSETS, -		- \$1,355,238.04
chandise generally, on lib Their capital, togeth	rably known to the community for te dwellings, either permanently seral terms. er with a large Surplus Fund, is doubted security in case of loss.	invested in the most careful	
	DIRI	ECTORS.	
Daniel Smith, Jr. John Deverraux,	ISAAC HAZLEHURST, THOMAS SMITH, EDWIN 1	THOMAS ROBBINS, HENRY LEWIS, N. BENSON.	FRANKLIN A. COMLY, DANIBL HADDOCK, JR.
*****		јони о	EVEREUX, President.
WILLIAM G. CR	ROWELL, Secretary.	•	
	JOHN L. THOMPS	ON, Assistant Secretary.	
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	<b>tish Com</b> i glasgow, scotlan		
HEAD OFFICES,	GLASGOW, SCOTLAN	ND. F. J. HALLON	NS, General Manager.
HEAD OFFICES,	GLASGOW, SCOTLAN	ND. F. J. HALLON	NS, General Manager.
HEAD OFFICES,	GLASGOW, SCOTLAN	nt, Dec. 31, I8	NS, General Manager.
HEAD OFFICES,	GLASGOW, SCOTLAN	nt, Dec. 31, I8	NS, General Manager.
HEAD OFFICES,	GLASGOW, SCOTLAN	nt, Dec. 31, I8	NS, General Manager.
HEAD OFFICES,	GLASGOW, SCOTLAN	nt, Dec. 31, I8	NS, General Manager.
Subscribed Capital Called in and paid up United States Registeret Canadian Dominion Stockeal Estate, Company's Bonds and Mortgages (fin Cash in Banks and in Of Agency Balances (includ Interest due and accrued	SUMMARY OF Bonds k and other Bonds st tiens) ice ing U. S. and other branches) , and other Cash items.	nt, Dec. 31, I8	878. \$6,250,000.00 625,000.00 180,697.60 180,697.60 241,306.35 191,688.37 50,929.41 245,114.98
Subscribed Capital	Annual Stateme  SUMMARY OF  Bonds k and other Bonds buildings at Glasgow, London as ts tiens) fice ing U. S. and other branches) , and other Cash items.	nt, Dec. 31, I8	NS, General Manager.  378.  \$6,250,000.00 625,000.00 186,267.60 241,306.35 191,088.37 245,142.87 9,816.27
Subscribed Capital	Annual Stateme  SUMMARY OF  Bonds k and other Bonds buildings at Glasgow, London as ts tiens) fice ing U. S. and other branches) , and other Cash items.	nt, Dec. 31, I8	NS, General Manager.  378.  \$6,250,000.00 625,000.00 186,267.60 241,306.35 191,088.37 245,142.87 9,816.27
Subscribed Capital	SUMMARY OF Bonds k and other Bonds st tiens) ice ing U. S. and other branches) , and other Cash items.	nt, Dec. 31, I8	878. \$6,250,000.00 625,000.00 625,000.00 180,637.60 191,688.37 191,688.37 245,142.87 9,816.27 \$1,530,128.85
Subscribed Capital	Annual Stateme  SUMMARY OF Bonds k and other Bonds k and other Bonds control bends st liens) fice ing U. S. and other branches) , and other Cash items  LIABI (upon premiums of \$1,157,195) ption Fund	nt, Dec. 31, I8 FFIRE ASSETS.  LITIES.  ment, Dec. 31,	**************************************
Subscribed Capital	Annual Stateme  SUMMARY OF Bonds k and other Bonds k and other Bonds control bends st liens) fice ing U. S. and other branches) , and other Cash items  LIABI (upon premiums of \$1,157,195) ption Fund	nt, Dec. 31, I8 FFIRE ASSETS.  LITIES.  ment, Dec. 31,	**************************************
Subscribed Capital	Annual Stateme  SUMMARY OF Bonds k and other Bonds k and other Bonds control bends st liens) fice ing U. S. and other branches) , and other Cash items  LIABI (upon premiums of \$1,157,195) ption Fund	nt, Dec. 31, I8 FFIRE ASSETS.  LITIES.  ment, Dec. 31,	**************************************
Subscribed Capital	Annual Stateme  SUMMARY OF Bonds k and other Bonds Buildings at Glasgow, London as st kiens) fice ing U. S. and other branches) , and other Cash items.  LIABI (upon premiums of \$1,157,195) ption Fund  S. Branch States  Bonds cee Bonds	nt, Dec. 31, I8 F FIRE ASSETS.  LITIES.  ment, Dec. 31,	\$78. \$6,250,000.00 625,000.00 625,000.00 186,250,000.00 186,250,000.00 186,250,000.00 191,688.37 191,688.37 191,688.37 191,688.37 191,688.37 191,688.37 191,530,128.85  \$640,000.00 146,875.00 41,500.00 556.50 \$791,931.50  1878.
Subscribed Capital	SUMMARY OF Bonds k and other Bonds. k and other Bonds. k and other Bonds. lie U. S. and other branches). nice U. S. and other branches). (upon premiums of \$1,157,195). ption Fund.  S. Branch States Bonds.	nt, Dec. 31, I8 F FIRE ASSETS.  LITIES.  LITIES.	\$78. \$6,250,000.00 625,000.00 625,000.00 186,257,000.00 186,257,000.00 191,688.37 191,688.37 191,688.37 191,688.37 245,142.87 9,816.27 \$1,530,128.85  \$640,000.00 146,875.00 4,500.00 556.50 \$791,931.50  \$1878. \$591,044.13 24,217.82 676,743.96

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Fire Assets,	•	•		•		•		•		•		\$10,36 <b>7,</b> 62 <b>5.43</b>
Fire Liabilities,		•	•		•		•		•		•	3,718,711.31
Surplus for Police	yhol	ders,				•		•		•		\$6,648,914.12

### STATEMENT OF THE UNITED STATES BRANCH.

JANUARY IST, 1879.

Total U. S. Assets,	•	•		•	•	\$4,301,897.07 2,430,505.86
Surplus for U. S. Policyholders,	ve of F	unds a	broad		•	\$1,871,391.21

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1869.

1879.

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In addition to these Companies we have facilities for procuring for our customers the policies of any or all the

reliable Companies doing business in the United States.

We can furnish insurance in any amount on all classes of insurable property at the lowest current rates.

Our Fire Business at this agency, for 1878, was as follows:

Number of Policies issued		]
Amount insured	\$1,879,729.00	]
Premiums received	22.688.50	ı

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Net Surplus,	-	-	-	-	-	-	-	-	-	82,477.79
Total Assets	Janu	ary 1	, 187	9,	-	-	-	-	-	<b>\$</b> 764,816.04

### STATEMENT OF YEARLY BUSINESS FOR PAST EIGHT YEARS.

	Premiums.	Losses.	Increase of Assets.	Assets.
1871	\$141,417.03	\$27,015.97	\$69,799.15	\$338,603.13
1872	214,965.19	63,169.65	102,897.41	441,590.54
1873	352,228.01	105,296.04	107,759.36	549,349.90
1874	344,732.73	150,625.32	91,591.61	640,041.51
1875	355,381.99	187,351.60	53,134.12	694,07.63
1876	356,449.84	200,137.56	31,743.45	725,819
1877	436,799.85	228,887.85	15,449.84	741,268.4
1878	474,007.06	235,816.11	23,547.12	764,816.0

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## TWENTIETH ANNUAL STATEMENT,

Fanuary 1st, 1879.

## Cash Capital,

\$200,000.00

Total Cash

Assets, . \$912,763.62

Re-insurance

Reserve and

all other lia-

bility, . . 410,377.49

Cash Surplus

as regards

Policyholders, 502,386.13

Deduct Capital, 200,000.00

Cash Snrplus

as regards

Stockholders, \$302,386.13



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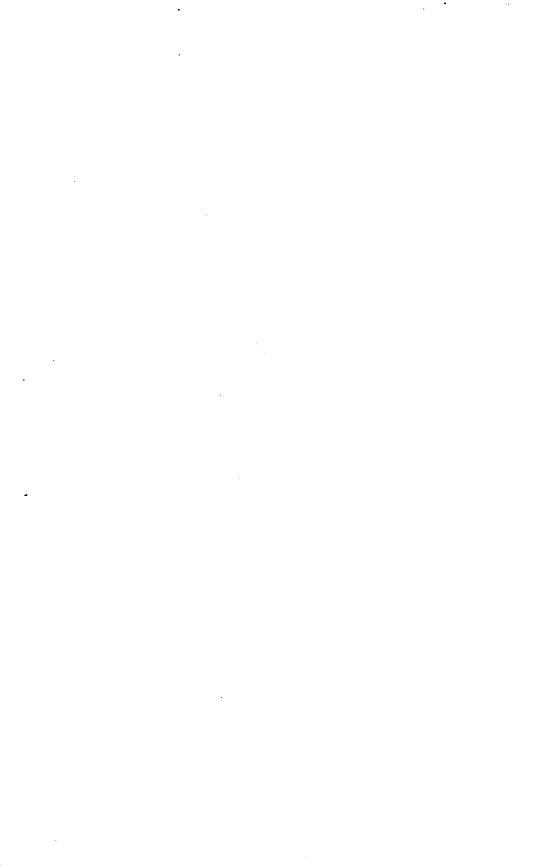
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